



# Assessment of Fair Housing

Union County  
Community Development Block Grant Entitlement Program

# Cover Sheet

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- i. Submission date:
- ii. Submitter name: Union County
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- vi. Submitter members (if applicable): N/A
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  - f. State: North Carolina
  - g. Zip code: 28112
- viii. Period covered by this assessment: PY 2017-2021
- ix. Initial, amended, or renewal AFH: Renewal
- x. To the best of its knowledge and belief, the statements and information contained herein are true, accurate, and complete and the program participant has developed this AFH in compliance with the requirements of 24 C.F.R. §§ 5.150-5.180 or comparable replacement regulations of the Department of Housing and Urban Development;
- xi. The program participant will take meaningful actions to further the goals identified in its AFH conducted in accordance with the requirements in §§ 5.150 through 5.180 and 24 C.F.R. §§ 91.225(a)(1), 91.325(a)(1), 91.425(a)(1), 570.487(b)(1), 570.601, 903.7(o), and 903.15(d), as applicable.
  - a. All Joint and Regional Participants are bound by the certification, except that some of the analysis, goals or priorities included in the AFH may only apply to an individual program participant as expressly stated in the AFH.

\_\_\_\_\_  
Cynthia Coto, County Manager

\_\_\_\_\_  
Date

- xii. Departmental acceptance or non-acceptance:

- xiii. Comments:

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# **I. Executive Summary**

## **Introduction**

Affirmatively Furthering Fair Housing is a legal requirement for federal grantees to further the purpose of the Fair Housing Act. As part of their Community Development Block Grant obligations, local communities are required to submit an Assessment of Furthering Fair Housing to the U.S. Department of Housing and Urban Development.

The Affirmatively Furthering Fair Housing (AFFH) Plan is a federal requirement for communities that receive federal housing funds. A plan evaluating barriers to opportunity for persons in protected classes must be developed every five years, and be used to inform the communities' Five Year Consolidated Plans. The analysis looks extensively at steps to increase access to opportunity through education, transportation, jobs and environmental conditions.

The federal Fair Housing Act prohibits housing-related discrimination because of race, color, religion, sex, familial status, national origin or disability. The U. S. Department of Housing and Urban Development (HUD) and the agencies that receive HUD funding to implement its programs – such as Union County and its CDBG program participants, which includes the Towns of Marshville, Stallings, Waxhaw, Wingate, Weddington and the City of Monroe. Union County and participating member governments, must not discriminate, and must use the program to affirmatively further fair housing. To implement that charge, HUD adopted an Affirmatively Furthering Fair Housing (AFFH) rule on December 31, 2015. The AFFH rule requires fair housing planning, the first step of which is completing an Assessment of Fair Housing (AFH).

For purposes of the rule, affirmatively furthering fair housing “means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all program participant’s activities and programs relating to housing and urban development.”

For purposes of the rule, meaningful actions “means significant actions that are designed and can be reasonably expected to achieve a material positive change that affirmatively furthers fair housing by, for example, increasing fair housing choice or decreasing disparities in access to opportunity.”

The AFH is an assessment of historical and existing fair housing conditions, focusing specifically on:

- Patterns of integration and segregation;
- Racially and ethnically concentrated areas of poverty;
- Disparities in access to opportunity (proficient schools, jobs, transit & low transportation costs, clean air, low exposure to poverty, high labor market engagement); and
- Disproportionate housing needs.

Union County’s approach to the AFA was based on a variety of sources and was modeled from the methodologies recommended in HUD’s Affirmatively Furthering Fair Housing Rule and the Assessment of Fair Housing Tool. The County relied on both primary and secondary data sources to complete this AFA.

## General Findings

### Goals and Strategies

Fair Housing Issue #1: There is a lack of quality access to public infrastructure that allows for mobility of residents, which can disproportionately affect the elderly, low-income and disabled persons. The following factors contribute to the issues:

- The availability, frequency and reliability of public transportation. The County's public transportation system is small in comparison to the geographic size of the County. Residents in rural areas often are unable to utilize the system.
- Inaccessible sidewalks, pedestrian crossings and other infrastructure.

The issue will be addressed by utilizing Union County's Utilize CDBG funds to invest in improvements for sidewalks, pedestrian crossings and infrastructure to ensure ADA compliance. This goal will mitigate the fair housing issue by reducing barriers for persons with disabilities and increasing access to opportunities for all residents. Disabled and other protected classes will have greater access to housing choices when sidewalks, pedestrian crossings and other infrastructure is improved. Tackling public transportation is beyond the financial feasibility of the CDBG program however, Union County will continue to seek resources that will allow for growth of the transportation system outside of HUD programs.

Fair Housing Issue # 2: General lack of understanding of federal, state and local fair housing laws. The following factors contribute to the issue:

- Lack of resources for fair housing agencies and organizations. No agencies exist within the region that test and enforce fair housing. Few agencies within the County are able to advocate for fair housing due to resource constraints.
- Quality of affordable housing information programs: There is only one organization within the County that provides these services, their funding and staffing are very limited.
- Lack of local public fair housing enforcement: Local activities are limited to distribution of educational materials and referrals for complainants.

Union County CDBG staff will coordinate annual fair housing outreach and educational opportunities. Staff will also create a County web page to better educate the public on fair housing rights. This goal will mitigate the fair housing issue by providing education, outreach and enforcement to reduce housing discrimination. Improving education will help all parties understand their rights and responsibilities, including when and how to file complaints.

Fair Housing Issue # 3: Lack of public resources available for modifying existing housing stock for accessibility for both the elderly and disabled homeowners. The following factors contribute to the issue:

- Lack of assistance for housing accessibility modifications. There is one local agency that offers housing accessibility modifications, however, funding is very limited. Only one state agency provides funding for accessibility modification, again funding is limited and it can be a lengthy process to receive assistance.
- Impediments to mobility. The inability to move to a neighborhood or area of choice, due to a lack of available, accessible, affordable housing units.

The issue will be addressed by utilizing CDBG funds to annually fund activities that rehabilitate income eligible owner-occupied housing. This goal will mitigate the fair housing issue by increasing accessible housing stock to improve housing choice for elderly and disabled persons. This will also help with the future predicted need of accessible housing based on regional demographics.

Fair Housing Issue #4: Lack of resource to preserve existing affordable housing stock. The following factors contribute to the issue:

- Lack of public resources dedicated to providing critical home repairs for owner-occupied housing units. Due to the growth of the County there is a demand for smaller more affordable units than what exists in new construction. Therefore, it is imperative that existing housing be preserved to allow for adequate housing choice among all income groups.

This issue will be addressed by utilizing CDBG funds to annually fund activities that rehabilitate income eligible owner-occupied housing. This goal will mitigate the fair housing issue by sustaining affordable housing stock to improve housing choice for LMI home owners. This will also help with the future predicted housing needs based on regional demographics.

## **II. Community Participation Process**

Union County engaged the community throughout the development of the 2017 Assessment to Fair Housing. The public outreach process consisted of the following activities:

- Phone interviews with key stakeholders
- Conducting a web-based survey for stakeholders, the general public and municipal officials
- Holding a public meeting
- Providing a 30-day public display and comment period
- Presenting before the County Board of Commissioners

The following organizations were consulted with during the community participation process.

- Piedmont Regional Continuum of Care
- Union County Community Shelter
- Union Monroe Community Development Corporation
- Monroe Housing Authority
- In Reach
- Turning Point of Union County
- NC Works Career Center- Union
- Centralina Council on Aging

All organizations either participated in interviews or attended meetings to provide feedback. There was a relatively low response rate to the survey. In the future, it is recommended that the County partner with the stakeholder agencies to target at risk populations and low-income persons and households for participation in meetings and surveys. This should be coordinate during fair housing month to help leverage resources.

All members of the participating non-profits responses were themed around the lack of new affordable housing options for both ownership and renters. Union County is one of the fastest growing Counties in the State, it is experiencing consistent population growth and seeing the median income continue to grow creating even greater disparities between low income residents and those earning living wages and higher. The housing market is responding to this population growth in kind, with the development of new non-affordable new construction. Most of the new housing consist of single family detached units. Further, affordable units that remain are aging and considered substandard; and there are few public resources available to assist with bringing these housing units into better conditions. Additionally, while the population continues to grow public housing units remains stagnant with no new units being constructed in decades. The Housing Choice Voucher waiting list is currently closed due to a lack of funding for additional vouchers. The waiting list consists of a total of 66 applicants and has been closed since 2013.

Lastly, a need for housing options for the mentally impaired and physically disabled is also growing. Currently there are few to no options for assisted living options for these populations.

All comments and insights gathered during this process were accepted and utilized for the assessment of the housing environment.

### **III. Assessment of Past Goals and Actions**

In 2012 Union County conducted an Analysis to Fair Housing Impediments. A copy of this report can be found in Appendix E, the report identified four impediments, with action items and specific tasks for each.

#### **1. Increase public's knowledge of fair housing laws:**

- Educate the public so that they can make inquiries and/or complaints concerning possible housing discrimination to the Union County.
- Union County should look to partner with statewide organizations, local groups, fair housing based groups, schools, libraries, disability groups, aging groups, non-profits and others to plan and conduct educational and outreach programs. These could include, but should not be limited to fair housing workshops, roundtable discussions, radio and television advertisements and Fair Housing Month activities.
- Identify new venues where fair housing materials can be distributed, such as libraries, community centers, Department of Social Services offices, etc. and ensure that materials are prominently displayed for the public.
- Union County should increase the visibility of fair housing information the inquiry and complaint process by posting fair housing information on the County website that is easily located. The County should also insure that printed materials are displayed in prominent public areas. The information provided, at a minimum, should include a description of fair housing law and a complaint form with instructions on how and where to file the complaint.
- Ensure that all training and outreach, including materials, are offered in English and Spanish.

#### **Progress Update**

Union County and various departments have posted materials regarding Fair Housing law in public areas. The County will also be building a web page dedicated to providing links to resources explaining what Fair Housing and discrimination is and linking the public to resource providers that can assist with filling complaints and seeking resolution. The County will also seek to partner with the local housing authority to conduct fair housing activities in April of 2018.

2. Limited resources for educational and outreach Fair Housing events.
  - a. Union County should reserve a portion of CDBG funds to conduct outreach events.
  - b. The County should look for additional State and Federal resources to promote fair housing.

#### **Progress Update**

Unfortunately, after 2012 Union County did not receive any additional community development funding and was unable to fund outreach events. However, the County was supportive of events hosted by the local housing authority.

3. Create incentives for developers to create a variety of housing.
  - a. The County should consider creating incentives for developers to create owner-occupied dwelling units geared for low-income households, and guidelines so that developers will know what level of government support will be available. In areas with low poverty levels, for example, developers could be eligible for financial incentives in proportion to the number/percent of units that will be affordable by low income households.
  - b. Encourage landlords of rental housing, through outreach efforts, that were constructed prior to 1991 (i.e., prior to the adoption of the Americans with Disabilities Act) to make their properties accessible to persons with disabilities.
  - c. Educate developers and non-profit organizations about ways they can enhance the accessibility of existing housing.
  - d. Work with local developers and encourage development of larger apartments, (i.e., with 3+ bedrooms) to accommodate families with children.

#### **Progress Update**

Union County ensures that key County service providers that may reach low income and racially diverse populations have access to fair housing materials that include methods for submitting complaints. Through the CDBG program Union County will require municipal participants to also display fair housing information in order to expand reach and the general public knowledge of fair housing rights. All materials are offered in both English and Spanish.

4. Lack of public knowledge on how to make complaints.
  - a. Identify new venues where fair housing resource materials can be distributed, such as libraries, community centers, Department of Social Services offices, etc. and ensure that materials are prominently displayed for the public.
  - b. All jurisdictions in Union County should increase the visibility of fair housing information by making fair housing information easily found on their websites with links between jurisdictions and contracted service providers. The information provided, at a minimum, should include a description of fair housing law and a complaint form with instructions on how and where to file the complaint.
  - c. Ensure that all resources and outreach materials are offered in English and Spanish.



### Progress Update

In 2010 the County published the 2025 Comprehensive Plan that outlined goals and policies in order to encourage a variety of housing choices for the community. Through these goals the County encourages and supports a well-planned, diverse housing environment offering a mix of housing to all income groups, and offering a safe and pleasant living environment. Neighborhoods are strengthened through nurturing community spirit to create a sense of pride. While there is still much work to be done towards this objective Union County is committed to developing pathways to increased housing choice for residents.

## IV. Fair Housing Analysis

### A. Demographic Summary

**Population Data-** The U.S. Census reflects that Union County experienced considerable growth between 2000 (123,677) and 2015 (213,422), the overall population of the area increased by 42%. Currently there are 70,711 households, and 45,753 families residing in the County. Between 2010 and 2015, the number of housing units in the area increased by 13%, with nearly the same growth for owner-occupied units and renter-occupied units. The vacancy rate for homeownership according to the 2015 ACS was 1.9% and 3.3% for rental units. Homeowner vacancy was down 0.01% and rental vacancy down 3.2% from 2010.

According to the 2015 American Community Survey (ACS) 5-Year Estimates the median income for households in the County was \$65,903 (0.43% ↓ from 2010), and the median income for a family was \$74,578 (0.42% ↓ from 2010). The per capita income for the County was \$29,662. About 7.9% of families and 10.2% of the population were below the poverty line, including 13.2% of those under age 18 and 6.4% of those ages 65 or over. The median age in the County was 37.2 years. The racial makeup of the County is stated as 82.5% White, 12.6% Black or African American, 2.7 percent Asian or Pacific Islander, 0.8 percent Native American, and 10.8% of the population was Hispanic or Latino of any race.

**Table 1: Population and Population Change**

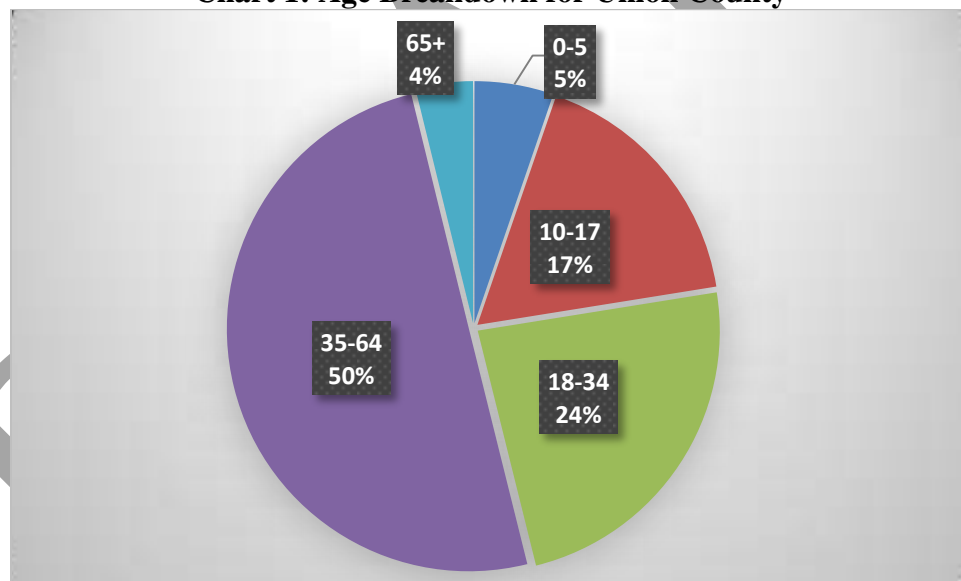
	1990		2000		2010		2015	
Race/Ethnicity	#	%	#	%	#	%	#	%
White	70,023	83.20%	102,677	82.82%	158,954	79.00%	172,966	82.50%
Black	13,427	15.90%	15,480	12.51%	23,558	11.70%	25,251	12.60%
Hispanic	675	0.80%	7,637	0.60%	20,967	10.40%	23,010	10.80%
Asian or Pacific Islander	257	0.03%	750	0.06%	3,334	1.60%	5,689	2.70%
Native American	294	0.03%	475	0.04%	815	0.40%	1,762	0.80%
<b>National Origin</b>								
Foreign-born	535	0.79%	6,285	6.66%	11,362	8.24%	13,285	9.64%
<b>LEP</b>								
Limited English Proficiency	530	0.79%	5,042	5.34%	7,391	5.36%	7,884	5.72%
<b>Sex</b>								
Male	41,286	49.00%	61,756	49.90%	94,163	49.47%	105,500	49.44%
Female	42,925	51.00%	61,921	50.10%	96,183	50.53%	107,922	50.56%

**Union County** is a County located in the U.S. state of North Carolina. As of the 2015 ACS, the population was 213, 422. Its County seat is Monroe. Union County is included in the Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area. The County was formed in 1842 from parts of Anson County and Mecklenburg County. Its name was a compromise between Whigs, who wanted to name the new County for Henry Clay, and Democrats, who wanted to name it for Andrew Jackson. After several debates, both parties compromised and chose “Union” as the County name.

According to the U.S. Census Bureau, the County has a total area of 640 square miles (1,700 km<sup>2</sup>), of which 632 square miles is land and 8.0 square miles (1.3%) is water. Union County’s southern border is also part of North and South Carolina border, and Mecklenburg, Cabarrus, Stanly, and Anson counties surround the County within North Carolina. The County seat Monroe, named in honor of President James Monroe, was incorporated two years after the County’s founding in 1844. Weddington, Fairview, Stallings, New Salem, Marvin, Indian Trail, Wingate, and Lake Park are other communities and towns within the County. Some physical and natural characteristics of Union include Lake Twiddy, Lee Branch, the Rocky River, and the Richardson and Beaverdam Creeks.

**Age** – About 10.12 percent of Union County’s population is 65 years or over. Another 29.68 percent is under 18 years, and 60.2 percent is 18 to 64 years. The young adult to adult cohort (18-64 years old) has grown the fastest over the last two decades. The over 65 has population has saw and decrease from 1990 to 2000 which was followed by an increase for 2015 with a 32 percent increase.

**Chart 1: Age Breakdown for Union County**



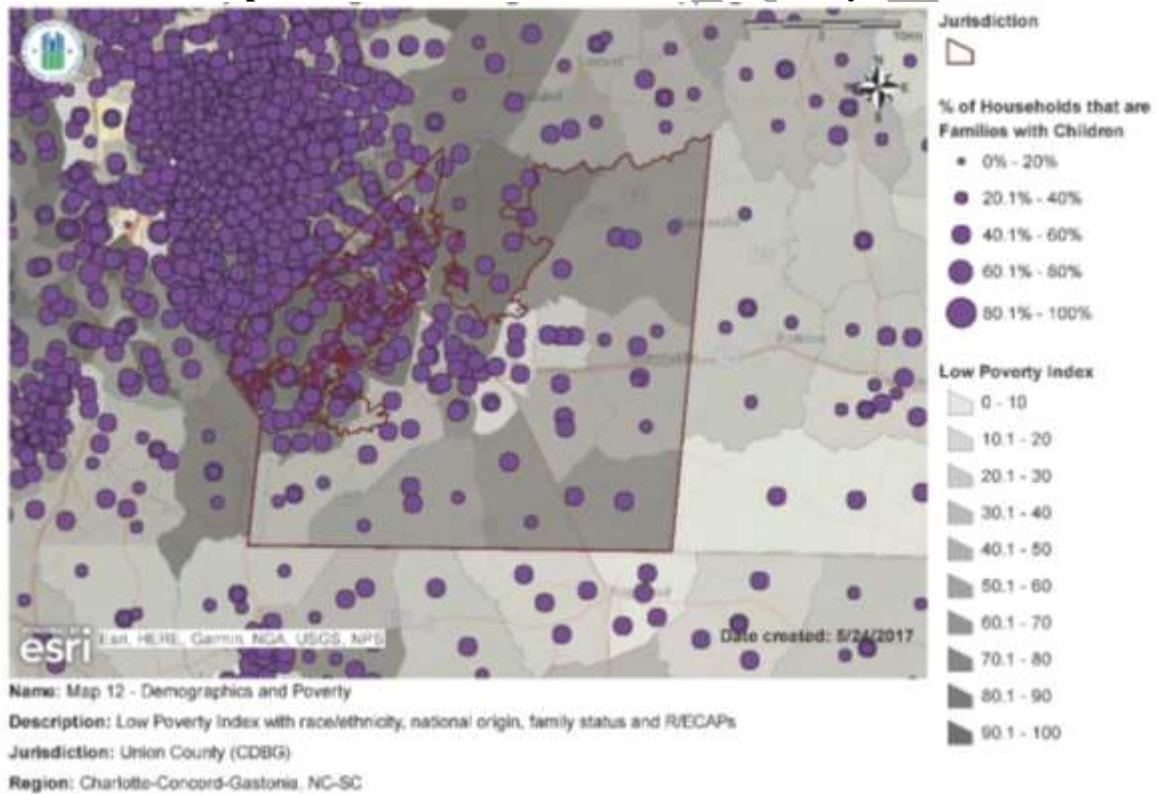
NC Data Center: 2015 Certified Estimates

**Families with Children-** Families with children represent 52 percent of all families in the County (and 41.2 percent of all households), growing in numbers by 0.45 percent since 2010. According to the 2015 ACS median family income was \$74,578 and nonfamily households was \$32,854. For all households 25,390 reported no health insurance coverage; while the remaining reported 157,927 with private health insurance and 49,004 with public coverage. For all families with children of the householder under the age of 10.6 percent fell below the poverty level during 2015. For married couples 4.3 percent fell below the poverty level and for families with a female head of household with no husband present with children 31.5 percent fell below the poverty level.

**Table 2: Household Demographics**

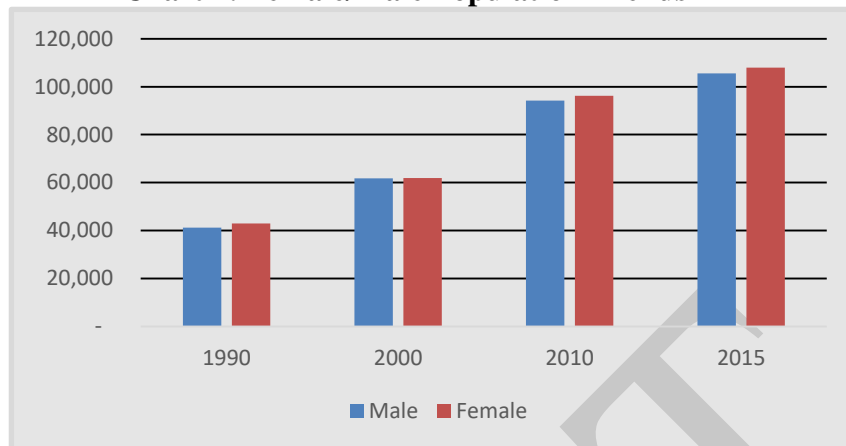
Familial Status	Union County
Married-couple household	45,753
Male head of household	3,245
Female head of household	7,310
Nonfamily household	14,403
Average household size	2.99
Total households	70,711

**Map 1: Families with Children and Low Poverty Index**



**Sex-** The County's population has slightly more females than males, with just over 50 percent for females. Over the past two decades, the ratio of men to women has not deviated from this slightly higher presence of females in the County.

**Chart 2: Female/Male Population Trends**



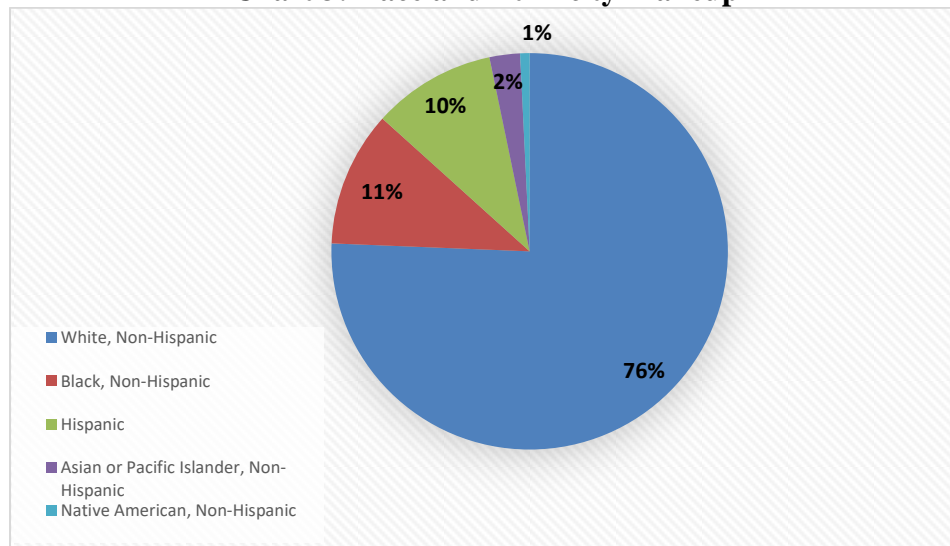
**National Origin-** The County had 19,270 foreign-born residents in 2015, about 9 percent of total persons. The foreign-born population increased dramatically since 2000, by 96 percent. The American Community Survey 2015 estimates show for foreign born resident, 7,781 are naturalized and the remaining 11,489 are not U.S. citizens. Of those foreign born, 937 entered the U.S. in 2010 or later. Union County's immigrant population is diverse, with immigrants coming from all over the world.

- 59 percent are from Latin America
- 4 percent are from Africa
- 15.4 percent are from Asia
- 17.9 percent are from Europe
- 3.1 percent are from Northern America

**Limited English Proficiency-** The region has 15,431 persons over the age of five who speak a language other than English, and of those 45.4 percent do not speak English well. The majority of limited English speaking households speak Spanish at 8.2 percent; the remaining households speak Indo-European languages (3.3 percent), and Asian and Pacific languages (1.1 percent).

**Race/Ethnicity-** The County's population is 81 percent white, non-Hispanic. The white population has increased in total numbers over the past two decades, but dropped from 82.8 percent of all persons. The black, non-Hispanic, population represents 11.8 percent of all persons in the region, increasing by 38.6 percent since 2000. The Hispanic population has both grown and increased its share of total persons. The Hispanic population grew by 66.8 percent and increased its share from 0.6 percent to 10.8 percent of all persons. The Asian population increased the most, by 86.8 percent and represents 2.7 percent of all persons. Native American, Non-Hispanic, persons are a small portion of the region's population and grew modestly since 2000 to represent 0.8 percent of total persons.

**Chart 3: Race and Ethnicity Makeup**



**Disability Type-** Persons with disabilities number 25,644. Of this total, 48.5 percent are ages 18 to 64 years. A larger proportion of the older adult populations have a disability. The largest proportion of person with disabilities reported ambulatory or cognitive difficulties.

**Table 3: Population with Disability Types**

Disability Type	#	%
Hearing difficulty	4,143	3.18%
Vision difficulty	2,437	1.87%
Cognitive difficulty	4,895	3.75%
Ambulatory difficulty	6,788	5.20%
Self-care difficulty	2,668	2.05%
Independent living difficulty	4,713	3.61%

**Table 4 Disability by Age Group**

Age	#	%
Age 5-17	1,322	1.01%
Age 18-64	6,998	5.37%
Age 65+	5,443	4.17%

## Housing Data

There are 75,313 housing units in Union County and 70,711 of which are occupied. Of those occupied units 59.9 percent are owner-occupied and 20.1 percent are renter-occupied. Just over 5 percent of all housing units are vacant. The bulk of the County's housing 59.4 percent was constructed between 1990 and 2009, with only 2.7 percent constructed since 2010.

The median value of owner-occupied housing in Union County is \$197,400, and 77.1 percent of all owner-occupied units have a mortgage. The median monthly rent for rental units is \$868. Around 9 percent of the region's rental units have monthly rents less than \$500. Renters have a greater cost burden for housing in the County. Almost one-fourth, 27.7 percent, of all owner households in the County pay 30

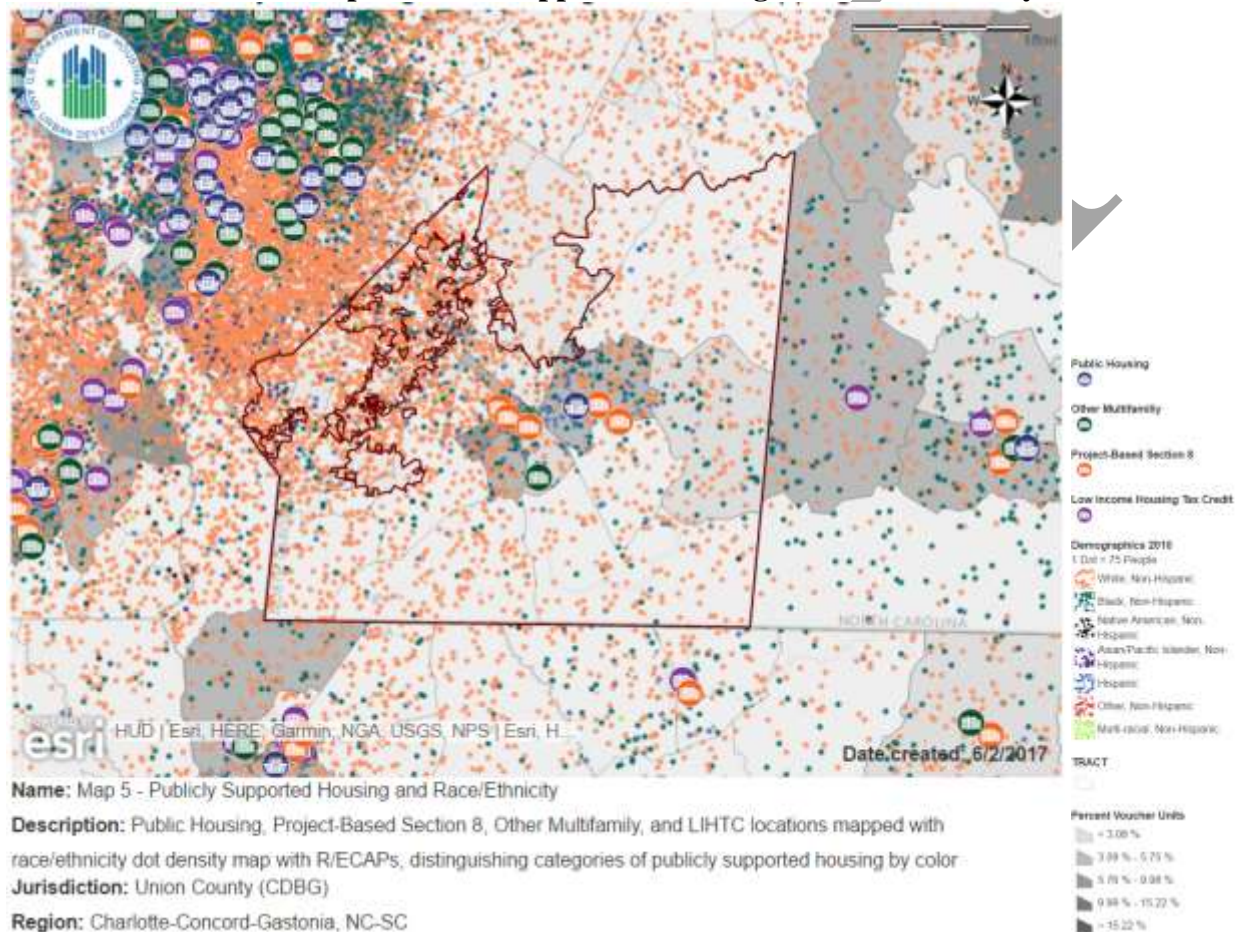


percent or more of their income toward housing. For renters, over 50 percent pay 30 percent or more of their income for housing.

There are 746 units of public supported housing in Union County, including:

- 205 public housing units
- 232 project-based Section 8 units
- 11 other multifamily units
- 298 Housing Choice Voucher units

**Map 2: Public Supported Housing and Race/Ethnicity**



**Housing Age and Condition** - Based on the 2015 ACS 5-Year Estimates, 9 percent of the housing stock in Union County was built before 1960, and is, therefore, now more than 50 years old. In addition, 16 percent of the housing stock was built prior to 1980, making lead-based paint a potential hazard.

Rental Data

Total

Number of renter occupied units	14,215
Average household size-renter occupied	3.08
Median rental cost	\$868
Number of renters cost burdened	5,542
Percent of renters that are white	53.6%
Percent of renters that are black	24.8%
Percent of renters that are Hispanic	19.5%

#### Housing Stock by Type-

According to the 2015 ACS 5-Year Estimates, single-family detached

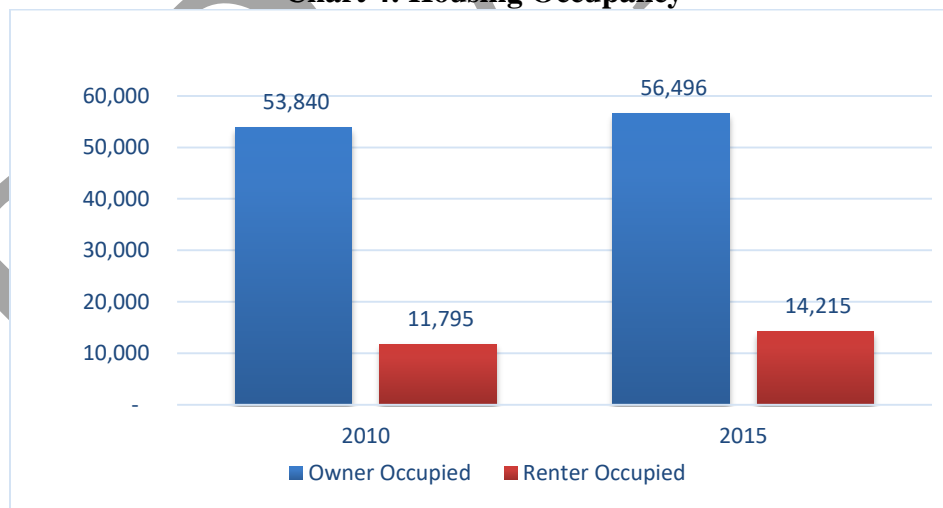
housing was the most prevalent housing type in Union County. In total, single-family detached housing represents 85 percent of all housing units. Manufactured homes consist of 7.5 percent of the housing units and Multi-family housing (housing with more two or more units per structure) comprised only 7.4 percent of the total housing units.

**Vacant Units** - Vacancy is a proportion of unoccupied units to all housing units. Based on 2015 ACS five year estimates, the overall vacancy rate in Union County was 5.2 percent for all housing types. Data shows higher vacancy rated among rental units (3.3 percent) in comparison to homeowner units (1.9 percent).

**Table 5: Rental and Home Ownership**

Housing Data	Total
Number of Owner Occupied units	56,498
Average household size owner occupied	2.97
Median Mortgage-Monthly	\$1,447
Number of homeowners cost burdened with a mortgage	12,017
Percent of whites that own 59274	83.8%
Percent of blacks that own 80052	11.4%
Percent of Hispanics or Latino (of any race) that own	7.3%

**Chart 4: Housing Occupancy**



**Housing Problems** - By HUD standards, there are three criteria by which a household is determined to have a housing problem:

1. If a household pays more than 30 percent of their gross monthly income for housing, it is considered cost-burdened. HUD considers households that pay more than 50 percent of their income on housing costs to be severely cost-burdened. For renters, housing costs include rent

paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance and utilities.

2. If a household occupies a unit that lacks a complete kitchen or bathroom, the unit has a physical defect.
3. If a household contains more members than the unit has rooms, the unit is overcrowded.

**Table 6: Demographics of Households with Disproportionate Housing**

Disproportionate Housing Needs (Union County, NC CDBG) Jurisdiction			
Households experiencing any of 4 housing problems	# with problems	# households	% with problems
<b>Race/Ethnicity</b>			
White, Non-Hispanic	9,221	36,326	25.38%
Black, Non-Hispanic	3,065	6,218	49.29%
Hispanic	2,283	3,720	61.37%
Asian or Pacific Islander, Non-Hispanic	222	631	35.18%
Native American, Non-Hispanic	44	122	36.07%
Other, Non-Hispanic	64	295	21.69%
<i>Total</i>	<i>14,919</i>	<i>47,320</i>	<i>31.53%</i>
<b>Household Type and Size</b>			
Family households, <5 people	8,049	31,475	25.57%
Family households, 5+ people	2,693	6,042	44.57%
Non-family households	4,164	9,829	42.36%
<b>Households experiencing any of 4 Severe Housing Problems</b>	<b># with severe problems</b>	<b># households</b>	<b>% with severe problems</b>
<b>Race/Ethnicity</b>			
White, Non-Hispanic	3,770	36,326	10.38%
Black, Non-Hispanic	1,498	6,218	24.09%
Hispanic	1,303	3,720	35.03%
Asian or Pacific Islander, Non-Hispanic	112	631	17.75%
Native American, Non-Hispanic	34	122	27.87%
Other, Non-Hispanic	50	295	16.95%
<i>Total</i>	<i>6,770</i>	<i>47,320</i>	<i>14.31%</i>
*Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.			
** Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.			
*** Note 3: Data Sources: CHAS			

Based on HUD's definition and 2015 5-Year Estimates, 27.7 percent (11,996) of the homeowners with a mortgage in Union County are cost-burdened, this is down since 2010 by 3.3%. Additionally, for renters 50.8% (6,561) were cost-burdened. While the percentage of cost burden renters has remained the same since 2010 the number of cost burdened renters has increased by 1,019.

According to 2015 ACS 5-Year Estimates for occupied housing units:



- 394 units lacked complete kitchen facilities;
- 212 units lacked adequate plumbing facilities;
- 1,376 used wood as the main heating source; and
- 457 (0.6 percent) of occupied units were overcrowded.

**Table 7: Households with Severe Housing Cost Burden**

Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	3,389	36,326	9.33%
Black, Non-Hispanic	1,384	6,218	22.26%
Hispanic	689	3,720	18.52%
Asian or Pacific Islander, Non-Hispanic	92	631	14.58%
Native American, Non-Hispanic	34	122	27.87%
Other, Non-Hispanic	50	295	16.95%
<i>Total</i>	<i>5,638</i>	<i>47,320</i>	<i>11.91%</i>
<b>Household Type and Size</b>			
Family households, <5 people	3,115	31,475	9.90%
Family households, 5+ people	683	6,042	11.30%
Non-family households	1,827	9,829	18.59%

## B. Segregation/Integration

To help with the analysis of the degree of racial/ethnic segregation in Union County, the U.S. Department of Housing and Urban Development (HUD) provided a set of data, including the dissimilarity index, which predicts racial and ethnic residential patterns and other information.

The dissimilarity index (DI) is a prediction that measures the percentage of a racial group's population that would have to relocate for each neighborhood or community to have the same racial proportion as the County overall. The lowest score (0) indicates complete integration; the highest score (100) represents extreme segregation. The higher the DI value, the more significant is an area's segregation. According to HUD, a dissimilarity value of .55 or above is considered an indicator of high levels of segregation.

### Dissimilarity Index Ranges

0-39	Low Segregation
40-54	Moderate Segregation
55-100	High Segregation

**Table 8: Dissimilarity Index**

Black/White		Hispanic/White		Asian/White	
Current	% Change	Current	% Change	Current	% Change

DI	1990-current	DI	1990-current	DI	1990-current
44.33	0.07%	51.28	54.46%	29.28	0.06%

The dissimilarity index shown above for the Union County shows that Hispanics experience a moderate level of segregation, Blacks are also moderately segregated and Asians have low segregation. Changes in the level of segregation over the past 20 years, except for Hispanics have been relatively minor within County communities.

### **Contributing Factors**

Union County is primarily comprised of single-family owner-occupied housing units. Based on the 2015 ACS there were 75,313 housing units, 86.5 percent of which were single-family detached homes. Multi-family dwelling units represented about 7.5 percent of the available housing stock. Of the total housing units, 79.9 percent were owner occupied and the remaining 20.1 percent were renter occupied. The data clearly paints a picture of an area with very high homeownership with limited options for multi-family housing. Because there are few choices when it comes to rental and multi-family housing, this alone creates opportunities for segregation. This is especially true for the Hispanic population where opportunities for homeownership are much lower. Further, for single family homes, new construction tends to occur in the more affluent areas of the County, here again creating a segregation among lower income and moderate to high income homeowners. In and of itself, this tends to create concentrations of minorities in particular areas where more affordable housing options exist.

The towns, cities and the County all lack community revitalization strategies, that are centered on developing strategies to carry forward activities to improve the quality of life in areas that lack public and private investment, services and amenities; have significant deteriorated and abandoned properties; or have other indicators of community distress. This lack of focus is centered solely on a lack of both public and private funding availability. Union County recently received the first ever CDBG Entitlement allocation. As a new program the County is beginning to understand how to apply these federal funds in ways to target distress. Specifically, through the use of CDBG funds, Union County and municipal partners are improving connectivity in existing neighborhoods by improving or constructing accessible sidewalks to connect residents to work, shopping and services.

Further, sustaining the segregation, not just based on race/ethnicity but predominantly based on income is the lack of private investments in older more established neighborhoods throughout the entire County. Union County in the 2025 Comprehensive Plan developed goals targeted at creating policies to encourage a variety of housing choices in new developments. Proposed policies state: “New developments should incorporate a variety of housing options to ensure that the housing needs of new and mature families, seniors, singles, and couples can be met. This allows residents to remain in a community as their housing needs change.” Further, an array of strategies to accomplish this goal were developed and will be underway in the coming years.

### **Strategies:**

4. Conduct an assessment of housing stock in Union County that identifies the type and price of housing available in the County.
5. Compare the inventory with local demand for housing to identify housing gaps in the County. The assessment should focus on changing demographics (i.e., the aging population and childless households) and new demands for non-traditional housing products.
6. Encourage the municipalities to provide for a variety of housing types by amending zoning ordinances.

7. Work with local developers to identify regulatory, financial, and other barriers to developing a diversity of housing products in Union County.

## V. Disparities in Access to Opportunity

### Key Findings

- For the region as a whole, non-Hispanic blacks and Hispanics are much more likely to live in low-proficiency school attendance areas than other racial and ethnic groups.
- School residency makes it difficult for students living in low-proficiency school attendance areas to attend schools in higher-proficiency areas. The only way to do that is for families to move into these higher-proficiency districts. However, the lack of affordable housing makes this difficult.

### A. Educational Opportunities

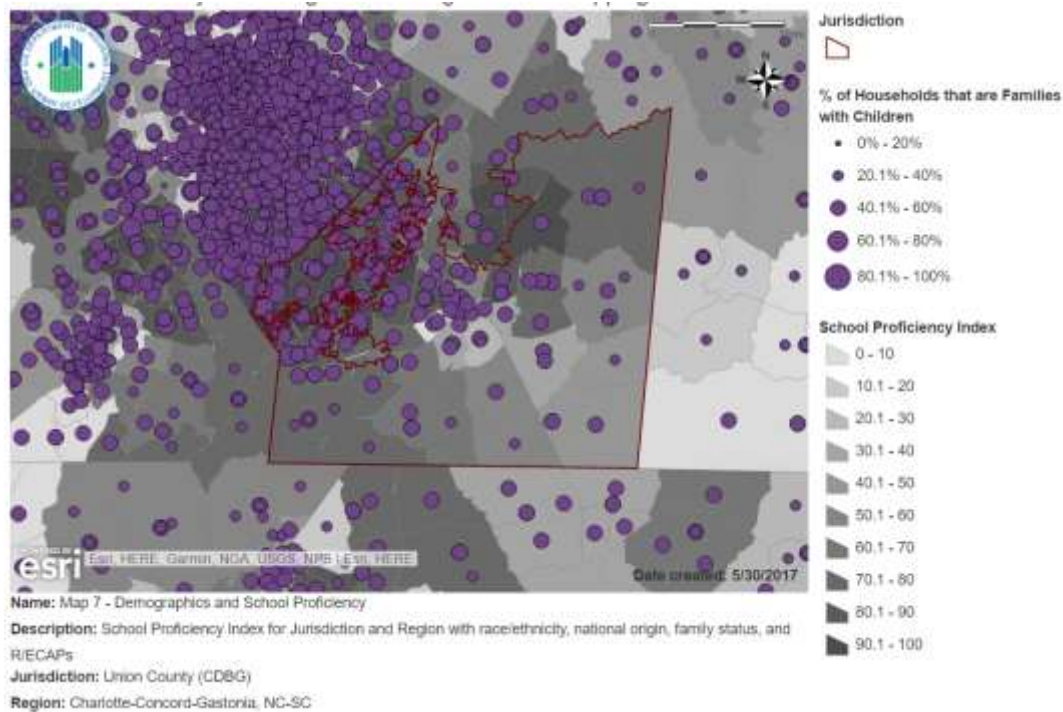
HUD uses the school proficiency index to determine which schools are performing well. The index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The school proficiency index is a function of the percent of 4th grade students proficient in reading and math on state test scores for up to three schools within 1.5 miles of the block-group centroid. Values are percentile ranked and range from 0 to 100. The higher the score, the higher the school system quality is in a neighborhood.

According to HUD-provided data, there is considerable disproportionate access to proficient schools based on race/ethnicity. This is particularly true for non-Hispanic blacks (55.41) and Hispanics (50.6) compared to non-Hispanic whites (55.87). The numbers represent the proficiency index, which measures the proficiency of elementary schools in the attendance area of individuals sharing a protected characteristic. Non-Hispanic Asians or Pacific Islanders live in school attendance areas with the highest reported proficiency (81.95). Maps 3 and 4 below show the concentrations of non-Hispanic blacks and Hispanics in low-proficiency school areas and concentration based on family status.

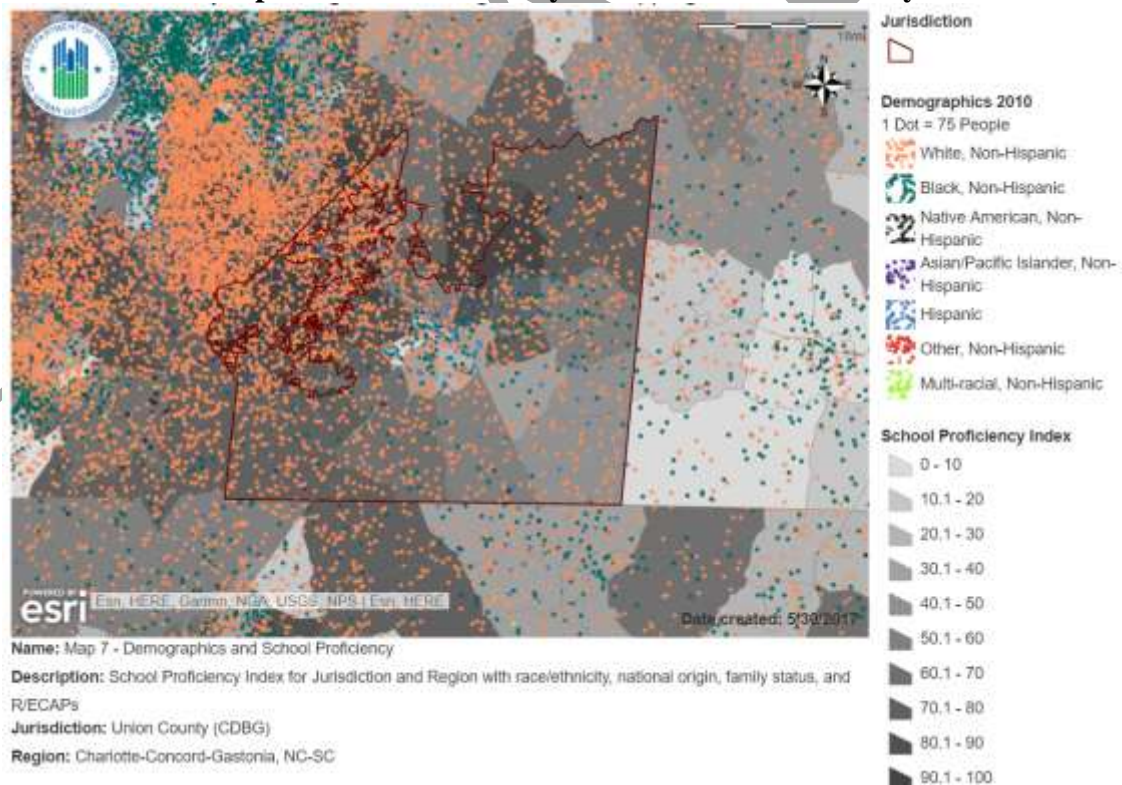
**Table 9: School Proficiency and Race/Ethnicity**

Race/Ethnicity	School Proficiency Index
White, Non-Hispanic	75.44
Black, Non-Hispanic	55.41
Hispanic	50.60
Asian or Pacific Islander, Non-Hispanic	81.95
Native American, Non-Hispanic	68.47

**Map 3: School Proficiency Index and Family Status**



**Map 4: School Proficiency Index and Race/Ethnicity**



## B. Employment Opportunities

### Key Findings

- Protected class groups experience disparities in access to jobs and labor markets. Blacks and Hispanics face greater barriers in accessing jobs due to lower educational attainment, distance from jobs and lack of public transportation services.
- People with disabilities are less likely to be employed, and have lower earnings and income.
- A person's place of resident affects his or her ability to obtain a job. The majority of the County's jobs are in areas with low concentrations of minorities and persons in poverty. The areas with very high concentrations offer the fewest job opportunities. The lack of good public transportation can limit employment options for many residents.
- However, other barriers exist besides physical proximity to jobs for those living in areas of poverty and minority concentrations. Low educational attainment or achievement, due in part to lack of access to educational opportunities, limits job prospects and earnings potential.

The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. Values are percentile ranks and range from 0 to 100. The higher the score, the higher the labor force participation and human capital in a neighborhood. The labor market index for Union County ranges from a high of 70.08 for non-Hispanic Asian or Pacific Islanders to a low of 43.24 for Hispanics. For populations below the poverty line the labor market index ranges from 37.62 Non-Hispanic Blacks to 50.97 for non-Hispanics Native Americans.

**Table 10: Labor Market Index Scores**

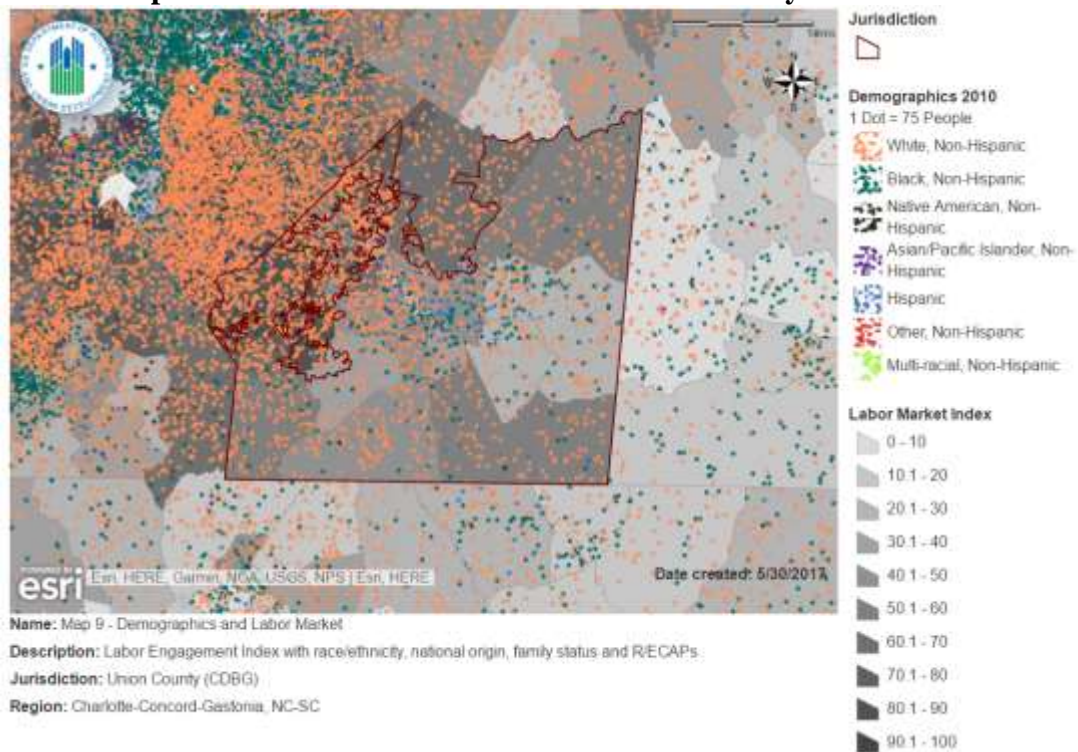
Total Population	
White, Non-Hispanic	59.06
Black, Non-Hispanic	43.24
Hispanic	43.09
Asian or Pacific Islander, Non-Hispanic	70.08
Native American, Non-Hispanic	52.72
Population below federal poverty line	
White, Non-Hispanic	47.05
Black, Non-Hispanic	37.62
Hispanic	44.33
Asian or Pacific Islander, Non-Hispanic	40.06
Native American, Non-Hispanic	50.97

Below Map 5 Shows the concentration of labor market participation based on race/ethnicity. As you can see the highest concentration for all races are in the western portion of the County which borders

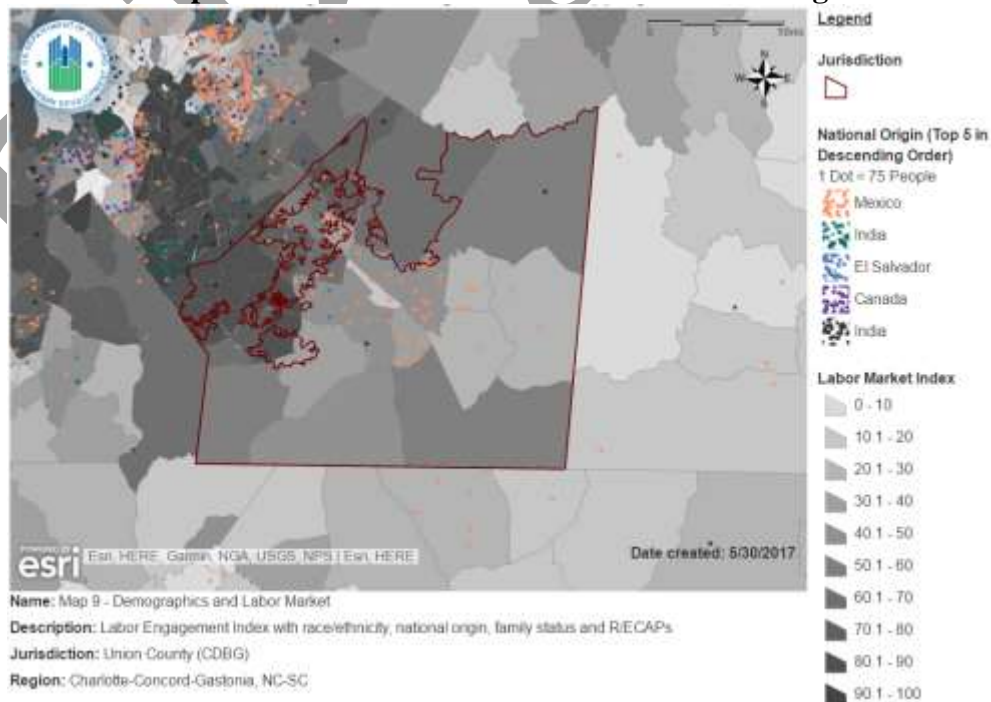


Mecklenburg County which is the center of the metro region. Then the second highest concentration for Blacks and Hispanics falls in the central part of the County, around the County seat the City of Monroe.

**Map 5: Labor Market Index Scores Race/Ethnicity Distribution**



**Map 6: Labor Market Index Scores National Origin**



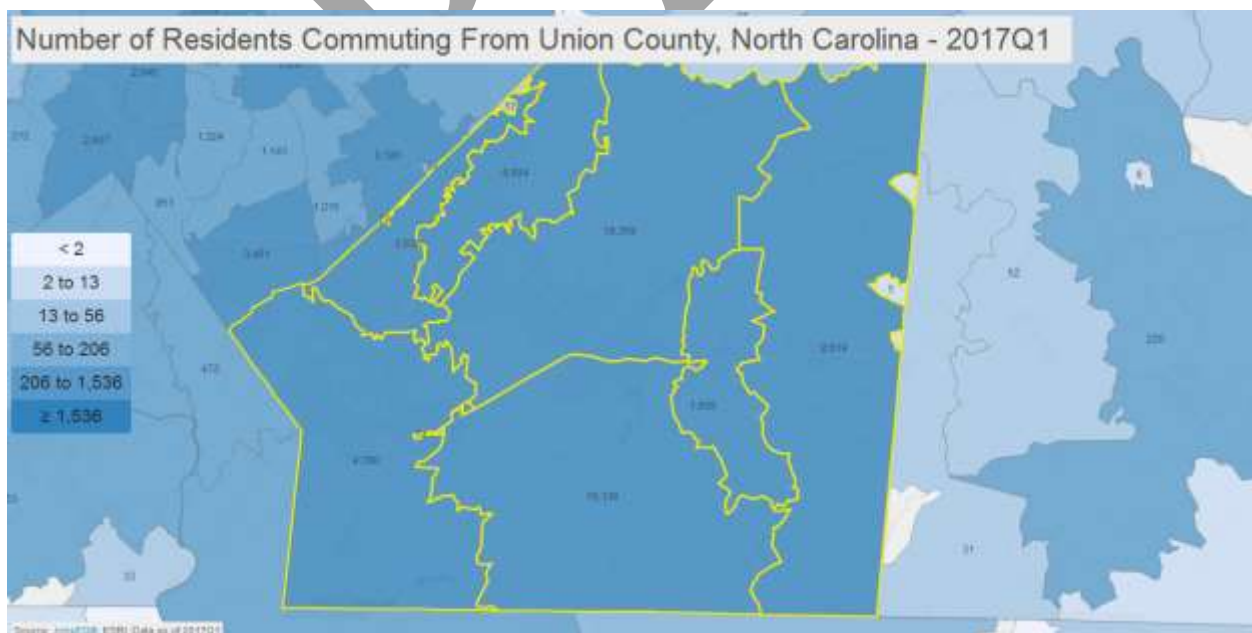
Another method HUD uses to measure access to jobs is use of the jobs proximity index. The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a statistically area, with larger employment centers weighted more heavily. Values are percentile ranked with values ranging from 0 to 100. The higher the index value, the better the access to employment opportunities for residents in a neighborhood. The Job Proximity index for Union County ranges from a high of 58.46 for Hispanics to a low of 40.91 for non-Hispanic Asian or Pacific Islanders. Job proximity does indeed play a role in an individual's ability to obtain employment. Most of the County's job centers are not located in areas where job seekers have lower educational attainment and have higher rates of poverty. This can create difficulties with regards to traveling to these jobs centers if public transportation is not available as is the case for many in the County. Additionally, the Hispanic population seems to far best out of all protected classes for proximity to jobs.

**Table 11: Job Proximity Index Scores**

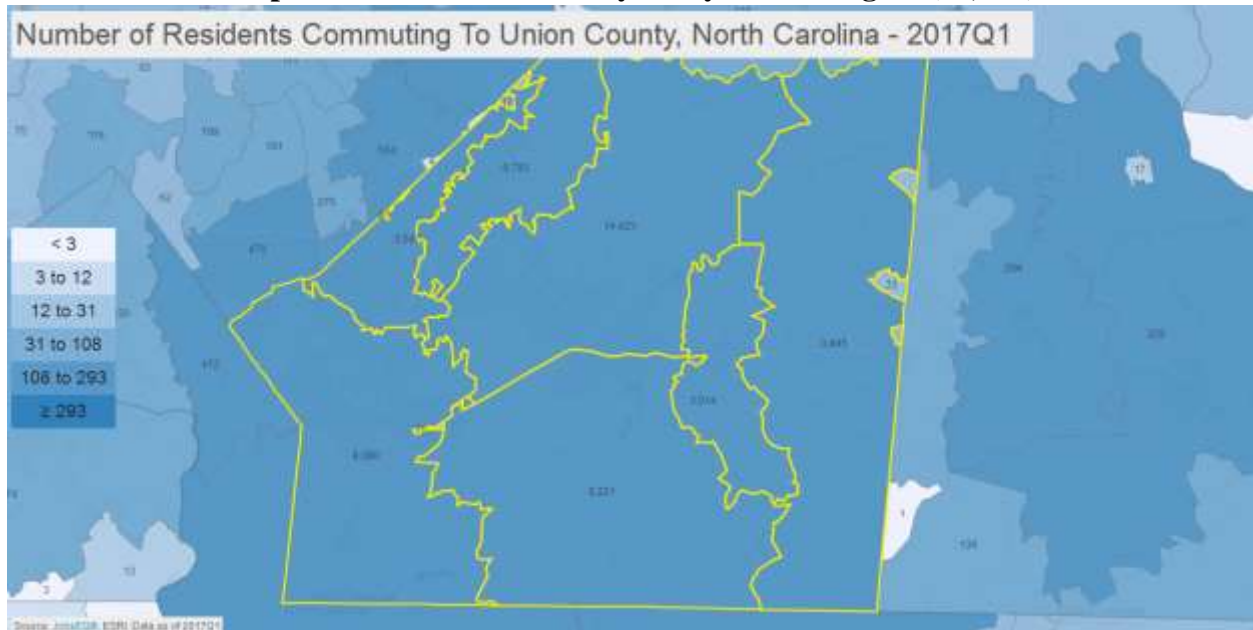
Total Population	
White, Non-Hispanic	40.69
Black, Non-Hispanic	54.84
Hispanic	58.46
Asian or Pacific Islander, Non-Hispanic	40.91
Native American, Non-Hispanic	42.84

Maps 7 & 8 show the number of residents commuting out of Union County to other areas for employment and also illustrates the number of workers commuting to the County for employment. Based on the data the number of out commuters (49,621) is slightly higher than the number of in commuters (49,523).

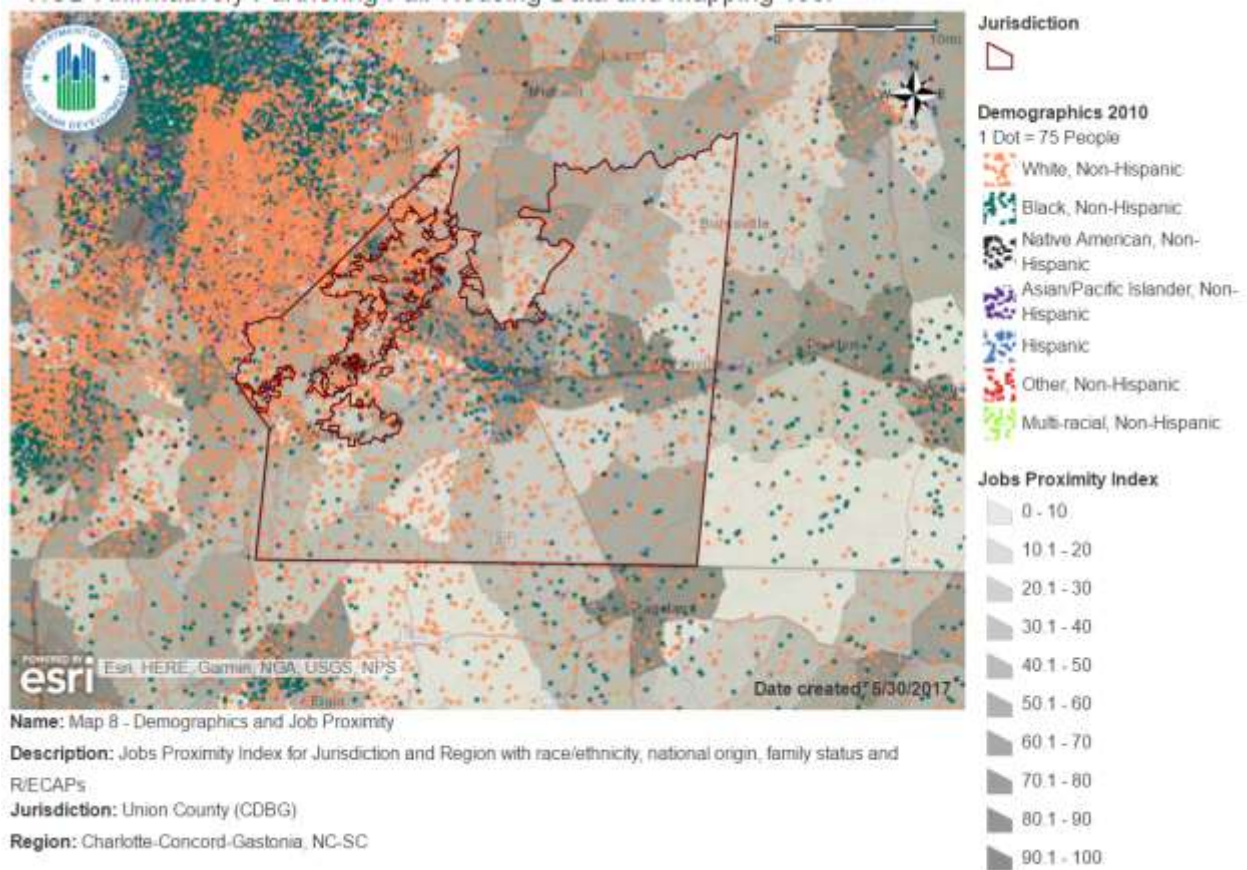
**Map 7: Residents Community Away from the Region (49,621)**



**Map 8: Residents Community Away To the Region (49,523)**



**Map 9: Job Proximity Index for Race/Ethnicity**





## C. Transportation Opportunities

### Key Findings

- People of color and low-income residents generally have equal or better access to public transit.
- Transportation services are centered largely in Monroe the County seat where most social and public services are located. This can make access challenging for those in more rural areas of the County.
- However, the County has begun to seriously consider how it can improve its public transit system to better connect areas of concentrated poverty to opportunities.

Transportation services are available to residents of Union County through limited NCDOT funded grant program or through sponsorship of a local human service agency. Some grant-funded trips require the passenger pay a fare to share in the cost of the service. Fares range from \$10 for a round-trip to Charlotte to \$2 for a one-way trip within Union County. The determination of the requirement to pay a fare is determined at the time of registration and may be dependent upon the type of trip being scheduled.

Transportation services are provided to the clients of contracting human service agencies such as Department of Social Services, Vocational Rehabilitation, Veteran Services, and Senior Nutrition. Eligibility requirements for these agency trips include but are not limited to:

- Senior citizen at least 60 years of age
- A developmentally disabled adult
- Medicaid client
- A veteran eligible for medical treatment at a VA Hospital or clinic
- Physically disabled

### Rural General Public Transportation Services

Rural General Public (RGP) transportation services are for Union County residents that are not eligible to receive transportation services through a human service agency. RGP services can be utilized for education, shopping and other purposes can be provided when space and funding are available. Priority service is given for medical and employment transportation needs. Fares range from \$10 for a round-trip to Charlotte to \$2 for a one-way trip within Union County.

### Union County Transportation Title VI Policy

It is the policy of Union County Transportation that no person shall on the grounds of race, color, sex, age, income status, national origin, or disabilities be excluded from participation in or be subjected to discrimination under any program or service for which UCT receives Federal financial assistance. Any person who believes they have been mistreated by an unlawful discriminatory practice under Title VI has a right to file a complaint in writing with Union County Transportation at 610 Patton Avenue, Monroe, NC 28110 within 180 days following the date of the alleged discrimination occurrence.

Generally, the feedback received during consultation with various support nonprofit organizations in the County, centered on lack of capacity with regards to transportation services. The County is growing and special populations such as the elderly and disabled (physically and mentally) are growing, and the current level of service is not keeping up with the increase in demand. The County is aware of the growing need and is working to develop this infrastructure in line with County growth to support current and future demands on the transportation system.

### Transportation Index Scores

HUD provides two indexes that help assess access to transportation infrastructure, particularly public transportation, and illustrate that access varies by race and ethnicity, both for the population as a whole and for those living in poverty. The index below reflects the Transit Index (Table 12), which measures transit trips used by families. A higher index score indicates better access to transit. The table also reflects the Low Transportation Cost Index, where a higher index score indicates a lower transportation cost for families.

**Table 12: Transit Index Scores and Low Transportation Cost Index Scores**

<b>Total Population</b>	<b>Transit Index</b>	<b>Low Transportation Cost Index</b>
White, Non-Hispanic	36.26	23.79
Black, Non-Hispanic	39.00	31.01
Hispanic	41.16	33.68
Asian or Pacific Islander, Non-Hispanic	40.87	21.30
Native American, Non-Hispanic	36.81	27.19
<b>Population below federal poverty line</b>		
White, Non-Hispanic	33.76	28.72
Black, Non-Hispanic	40.80	35.31
Hispanic	39.90	34.96
Asian or Pacific Islander, Non-Hispanic	44.30	37.45
Native American, Non-Hispanic	36.26	23.79

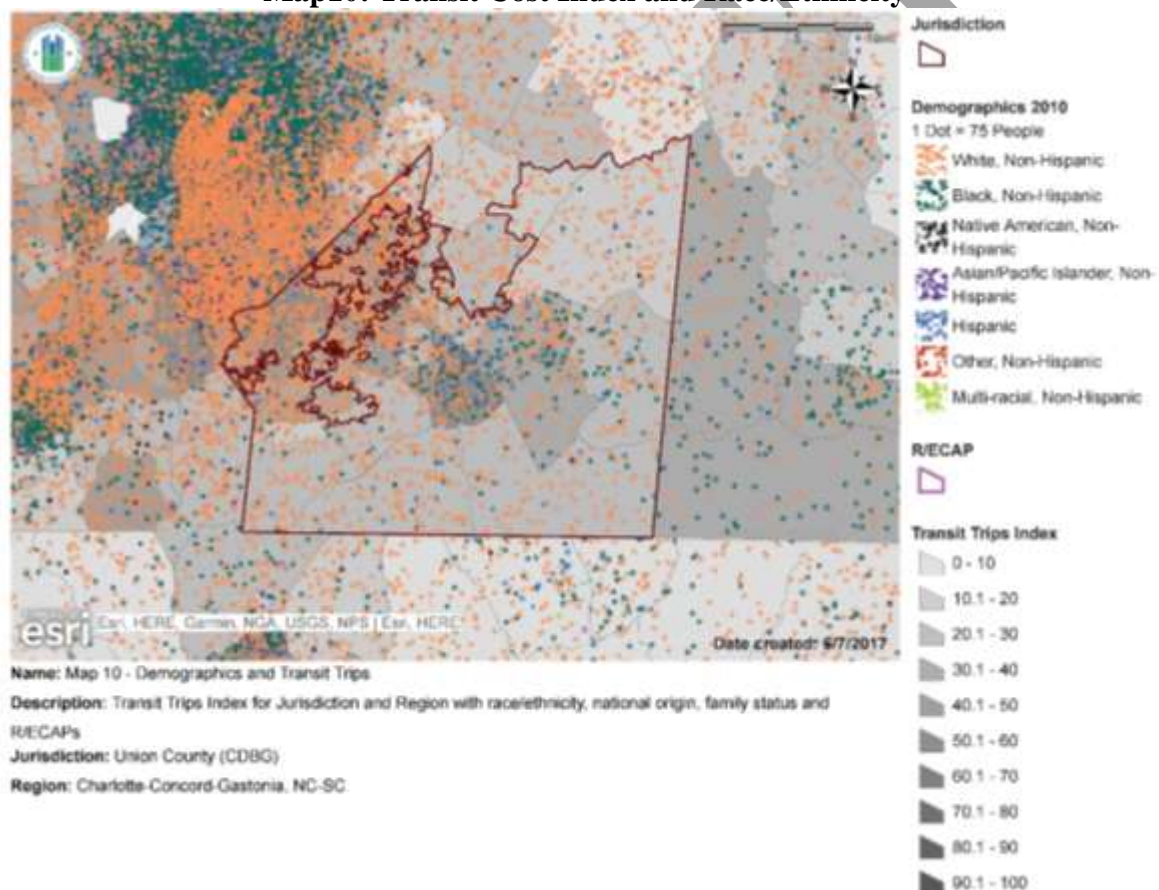
For the total population in the region, whites have less access to transit (transit index = 36.26) than do blacks (39), Hispanics (41.16), Asian/Pacific Islanders (40.87) or Native Americans (36.81). This difference is also reflected in the Low Transportation Cost Index with whites in the total population experiencing higher transportation costs (Low Transportation Costs Index = 23.79) as compared with blacks (31.01), Hispanics (33.68), or Native Americans (27.19). However, it should be noted that compared to more urban counties, for all race and ethnicity categories in Union County transportation costs are high.

This same pattern holds for those below the federal poverty line. For both indexes, the scores for those below the federal poverty line are approximately four to five points higher than the scores for the general public. Low-income residents have slightly better access to transit. Transportation costs are slightly lower. The pattern for low-income persons among racial and ethnic groups is similar to that for these same groups in the total population.

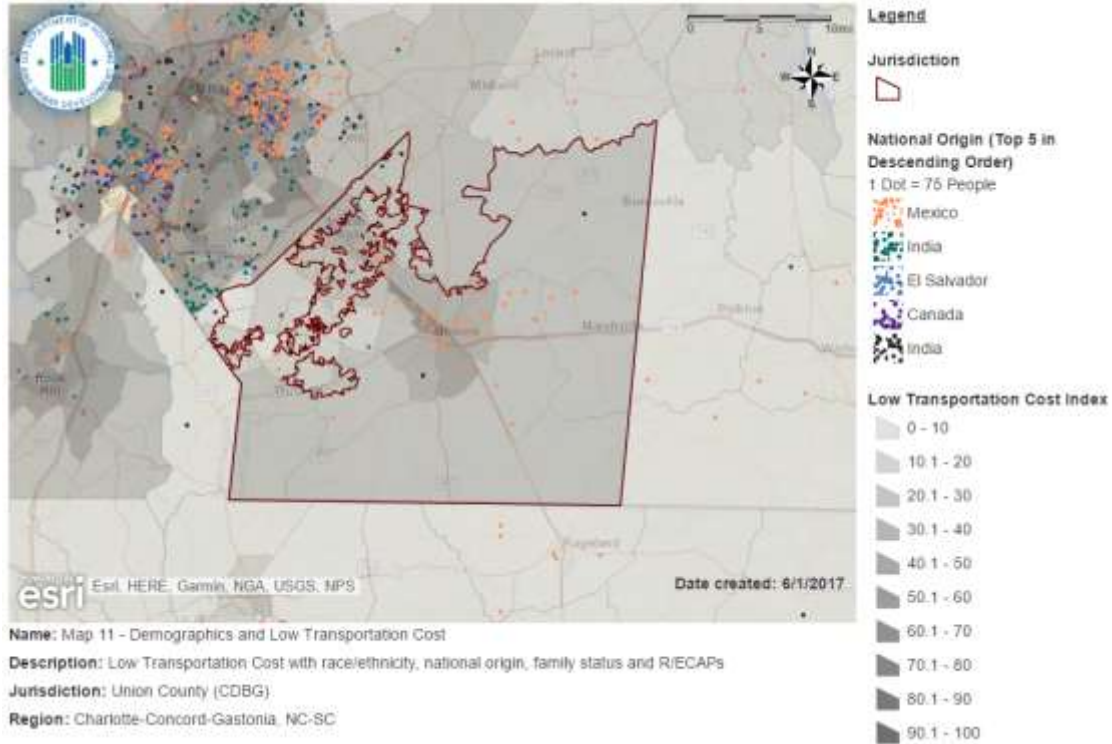
This pattern of transit access and transportation costs reflects that public transit assets are concentrated in the urban core. Map 10 show that people of color tend to live in areas that are better served by public transit than areas with concentration of whites.

For national origin, Maps 11 and 13 shows that people of Mexican origin, the largest group of national origin, coincide to a significant extent with areas with a higher transit index and lower transportation costs.

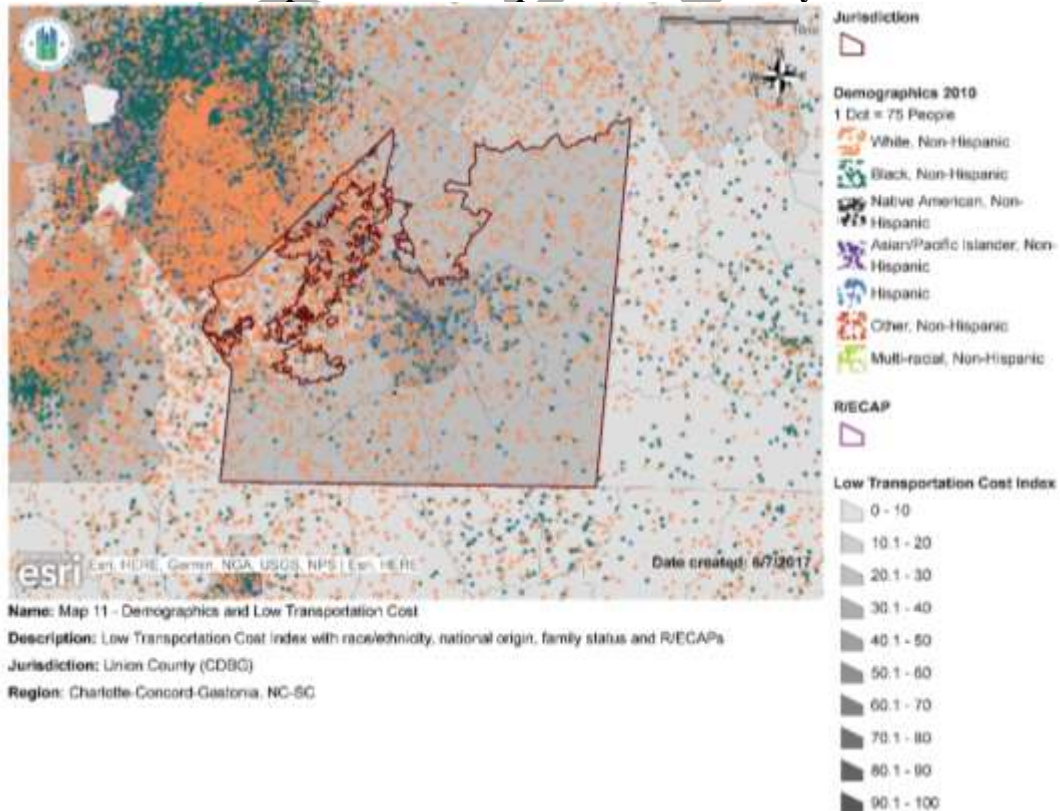
**Map10: Transit Cost Index and Race/Ethnicity**



**Map 11: Transit Cost Index and National Origin**

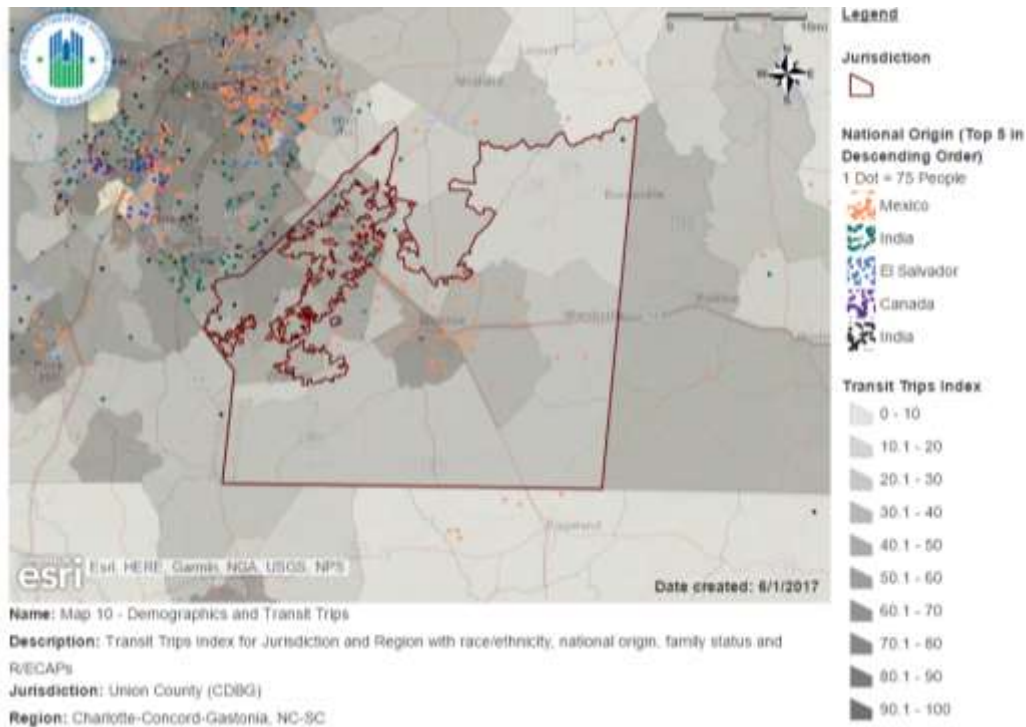


**Map 12: Transit Trips and Race/Ethnicity**





**Map 13: Low Transportation Cost and National Origin**



## D. Education

### Key Findings and Conclusions

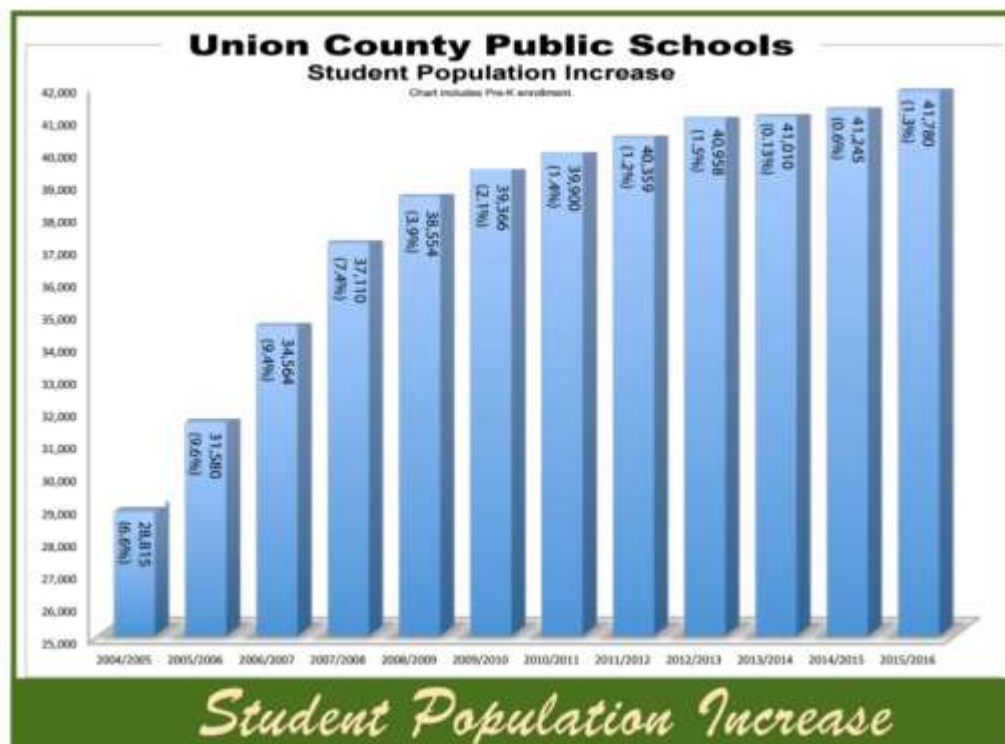
- Union County's school system is one of the highest performing school systems in the State, it is also one of the fastest growing.
- Still even with high performance low-income and minority students suffer from lower achievement levels. Union County Public Schools in the upcoming Strategic Plan is directing resources at schools with lower performance and higher concentrations of these two populations in an effort to close achievement gaps.

In North Carolina children can attend their neighborhood schools or charter schools. Low-income students are eligible for scholarship funding to attend private schools. Under the federal No Child Left Behind law, students attending a Title I school designated as "in need of improvement" have the right to attend a higher performing school in the district.

Union County is one of the fastest growing counties in North Carolina, even with this growth the local school system has managed to continually improve performance, providing greater opportunities for students. Union County Public Schools continues to lead academic achievement among North Carolina's 10 largest school districts. Accountability results show that UCPS leads the way in several key performance areas, including Graduation rate, College and Career Readiness, Grade-Level Proficiency and End-of-Grade Reading and Math.

Of the 10 largest districts, UCPS earned a 92.8 % graduation rate for 2015-16. This compares to Wake County (87.1%) and Gaston County (88%).

**Chart 5: Student Population Increase 2004/2005 to 2015/2016**



North Carolina uses two accountability measures to determine achievement levels. Growth is an indication of the rate at which students learned over the past year and performance is the percentage of students who score at achievement levels one through five. Students are considered proficient when they score at a level three or higher.

**Table 13: Union County Public Schools Racial/Ethnic Distribution**

Race	American Indian	Asian	Hispanic	Black	White	Pacific Islander
<b>Number of Students</b>	102	1,284	7,069	5,486	28,160	14

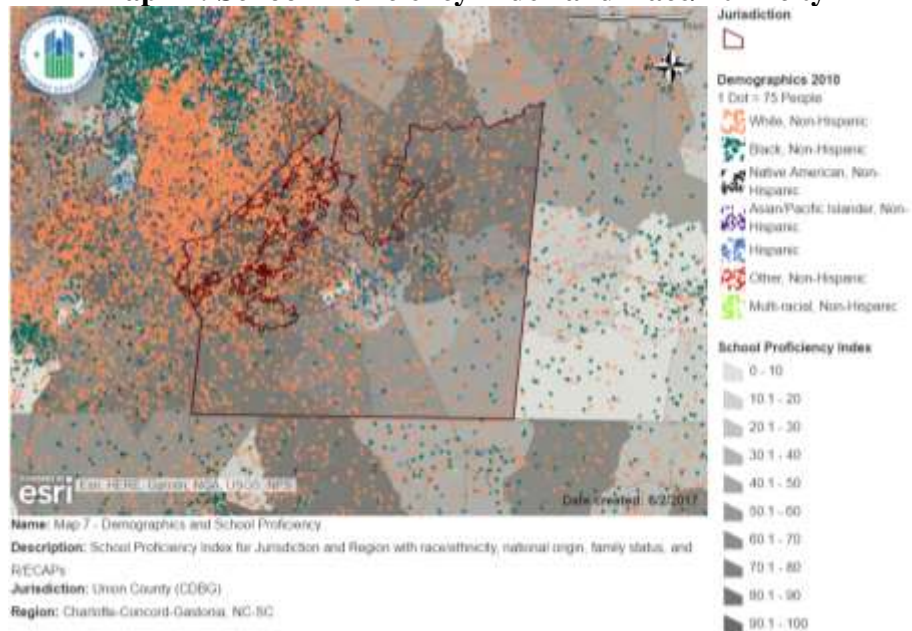
UCPS has the highest ranking in all elementary and middle math areas. In fourth-grade math, 72.7% of students performed at or above grade level for 2015-16. In this same category, the percentage of students on grade level fell between 66 and 43.5% for other districts.

In addition, UCPS outperformed other districts in elementary reading in grades four through seven. Reading scores indicate that more UCPS students are performing at a higher level than their peers in other counties. In 2015-16, 71% of seventh-graders were on grade level, compared to 60% and lower in other districts. UCPS ranked second highest in third-, fourth- and eighth-grade reading.

While UCPS has many achievements, there are still gaps in student achievement, particularly for low-income and minority students. Currently UCPS are developing a new strategic plan and one key focus of

the new plan is an increase in funding and teacher resources in schools that have high concentrations of low-income and minority students, where there are also lower academic scores. They will have more student contact to increase reading attainment rates for third-graders, more resources for enhanced early reading programs for kindergarten through third-grade, and enhanced and extended after school programs with tutoring to assist these special population students' progress successfully in the school system. So far, the public and private sector have been enthusiastically supportive of this objective.

**Map 14: School Proficiency Index and Race/Ethnicity**



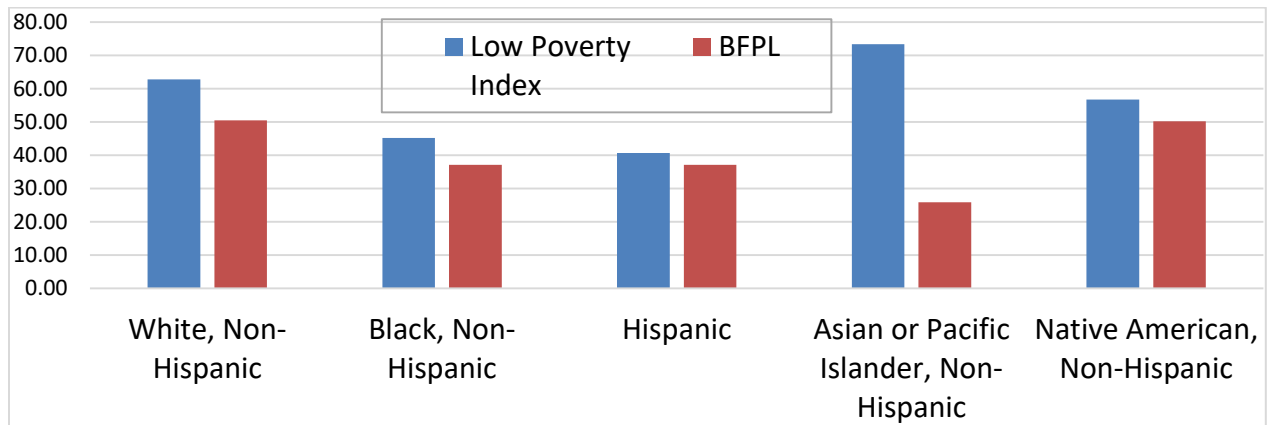
## E. Low Poverty Exposure Opportunities

### Key Findings and Conclusions

- Non-Hispanic blacks and Hispanics are exposed to concentrated poverty at much higher levels than other racial/ethnic groups.
- People of Mexican descent, in particular, are significantly exposed to concentrated areas of poverty.
- The disparity in exposure to high concentrations of poverty appears to be highly centric in the County seat the City of Monroe, most likely due to the location of services for this population.

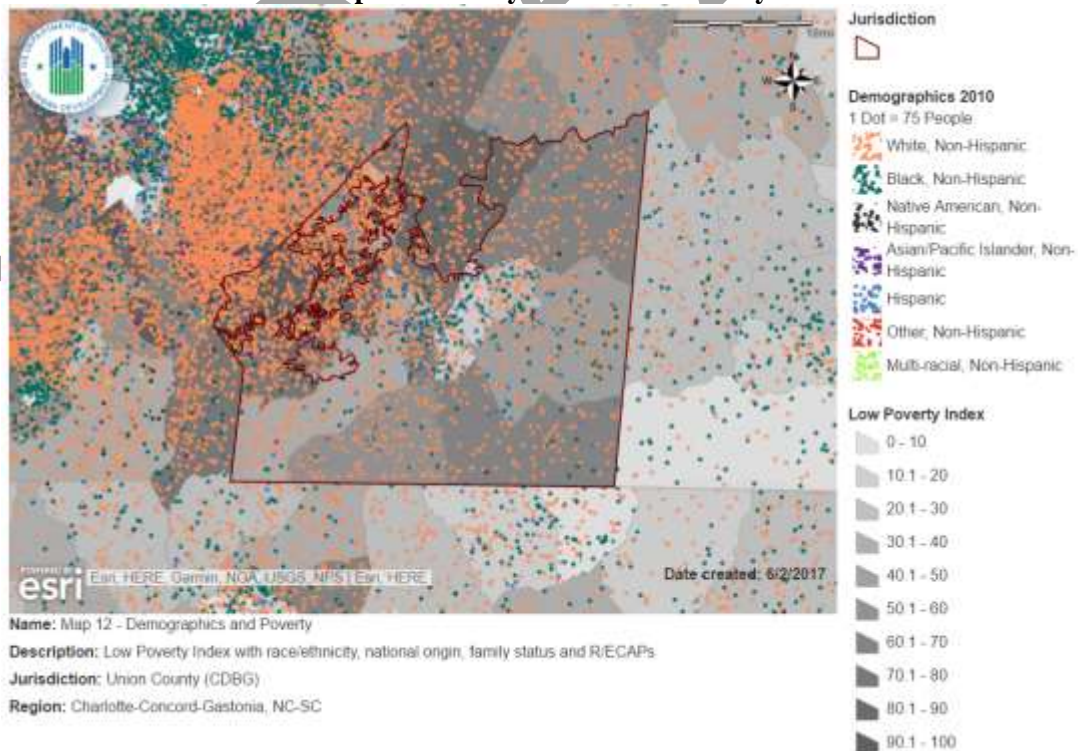
The Low Poverty Index presented in HUD-provided data below uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score generally indicates less exposure to poverty at the neighborhood level.

**Table 14: Low Poverty Index and Race and Ethnicity**



According to HUD-provided data on the poverty index for the region, non-Hispanic whites (62.81) and Asians or Pacific Islanders (73.36) have the least exposure to high poverty neighborhoods. (A higher index number indicates less exposure.) Non-Hispanic blacks (45.14) and Hispanics (40.63) have the lowest scores, indicating they are more exposed to high-poverty areas. The disparities are somewhat similar for low-income residents as well, with non-Hispanic blacks at 37.11 and Hispanics at 37.14 in terms of their exposure to poverty index. However, for low-income Asians or Pacific Islanders the disparities are quite different at 25.87.

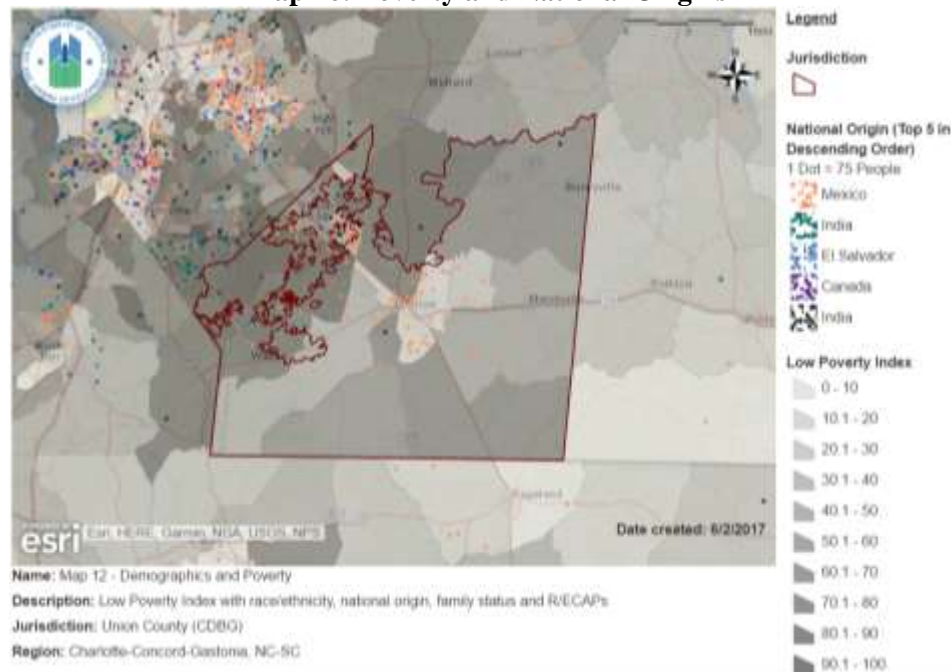
**Map 15: Poverty and Race/Ethnicity**





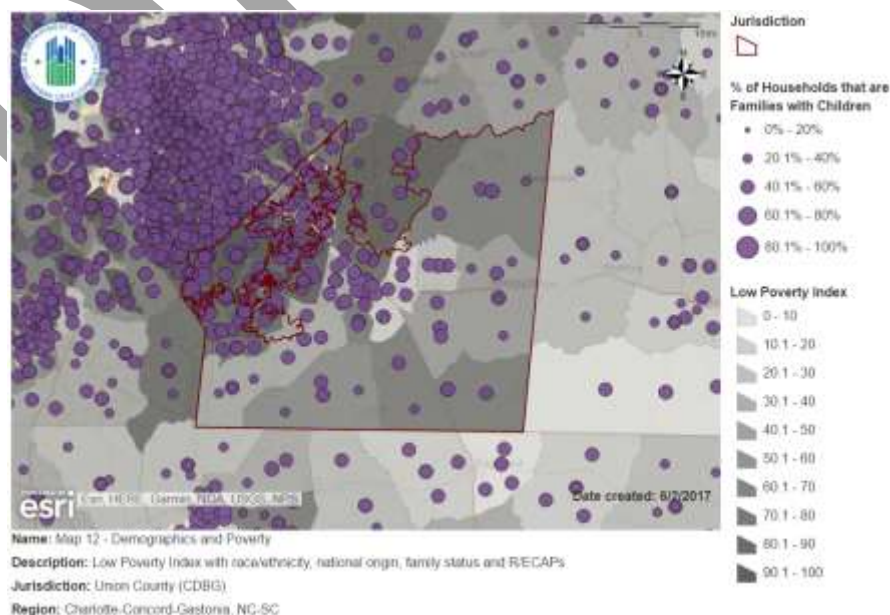
The most impacted groups in the County are non-Hispanic blacks and Hispanics. This holds true for both the population as a whole and for the low-income population. People of Mexican heritage also are found to be affected by exposure to concentrated poverty areas.

**Map 16: Poverty and National Origins**



Families with children are concentrated in and around the City of Monroe as well as in the most eastern portion of the County bordering Mecklenburg County, where there is greater access to job centers. However, such families are also widely distributed across the County and it is more difficult to discern any specific relationship between family status (children) and geography (areas of low poverty index scores).

**Map 17: Poverty and Family Status**



## F. Environmentally Healthy Neighborhood Opportunities

### Key Findings and Conclusions

- There is no disparity in access to environmentally healthy neighborhoods by race/ethnicity.
- The HUD Environmental Index above shows the County with lower values than the Charlotte Metro Region.

The Environmental Health Index uses data on hazardous air pollutants that are known to cause cancer or other serious health effects. It measures exposures and risks across broad geographic areas at a moment in time. Values range from 0 to 100. The higher the index value, the less exposure residents have to harmful toxins. Therefore, the higher the value, the better the environmental quality of a geographic area.

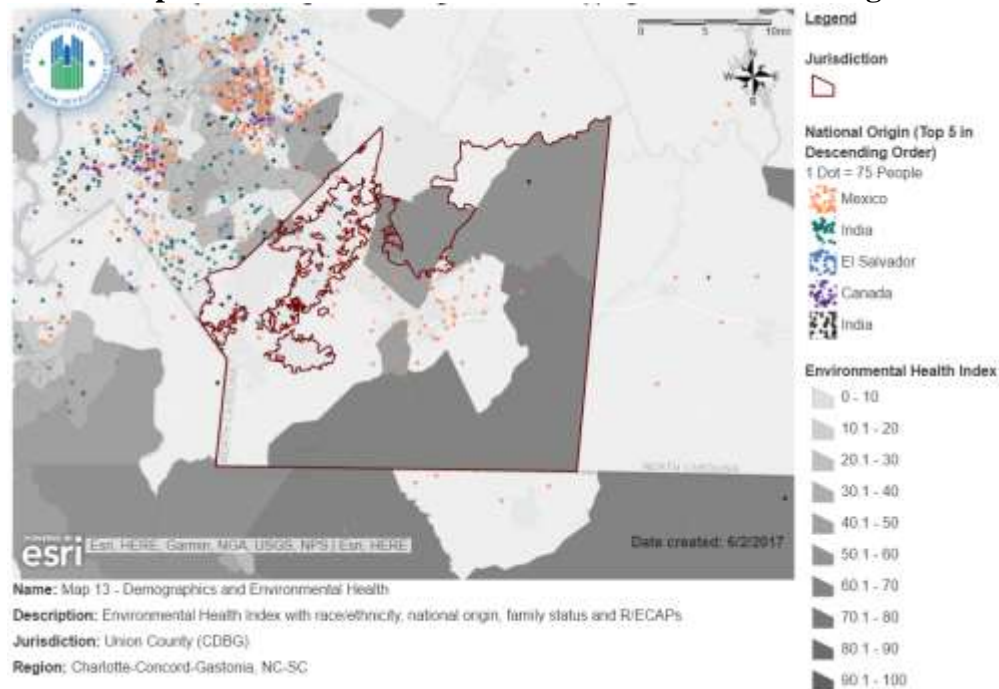
The HUD Environmental Index above shows the County with lower values than the Charlotte Metro Region. While all residents are equally impacted, neighborhoods populated by Whites have slightly higher index values than neighborhoods populated by other races/ethnicities.

**Table 15: Environmental Health Index**

Total Population	Union County	Charlotte Metro
White, Non-Hispanic	56.74	37.12
Black, Non-Hispanic	55.52	26.80
Hispanic	52.55	31.04
Asian or Pacific Islander, Non-Hispanic	50.71	26.84
Native American, Non-Hispanic	55.71	35.68
Population below federal poverty line		
White, Non-Hispanic	57.18	38.54
Black, Non-Hispanic	52.74	25.55
Hispanic	50.10	30.47
Asian or Pacific Islander, Non-Hispanic	32.00	25.51
Native American, Non-Hispanic	59.38	37.04

There is no disparity in access to environmentally healthy neighborhoods by race/ethnicity. This data is clearly displayed in Table 15, which shows that the range of the environmental health index is approximately 6 points. Such a slight range fails to illustrate any true disparity among racial/ethnic groups. Data from Map 18 and 19 supports this conclusion as well.

**Map 18: Environmental Health Index and National Origin**

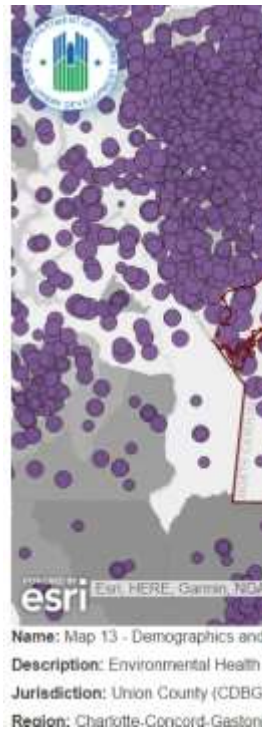


The results of national origin and family status are similar to race/ethnicity. There are no statistically significant differences in access to environmentally healthy neighborhoods in terms of national origin. Not only is this clearly demonstrated by Map 18, but it is also supported by the lack of racial/ethnic disparity in access to environmentally healthy neighborhoods.

**Map 19: Environmental Health Index and Family Status**

### Key Findings and Conclusions

- The pattern of development in the County has caused a distinct split between large segments of the poor and people of color, who are concentrated in the central areas of the County, and the opportunities (jobs, education, services) that are concentrated in these areas.
- Disparities due to distance are exacerbated by a public transportation system that is inadequate in connecting poor rural residents efficiently with job opportunities in the County.
- Other barriers include lack of quality education and training for the poor and people of color and lack of investment in rural neighborhoods, which also contributes to disparities in access to opportunity.

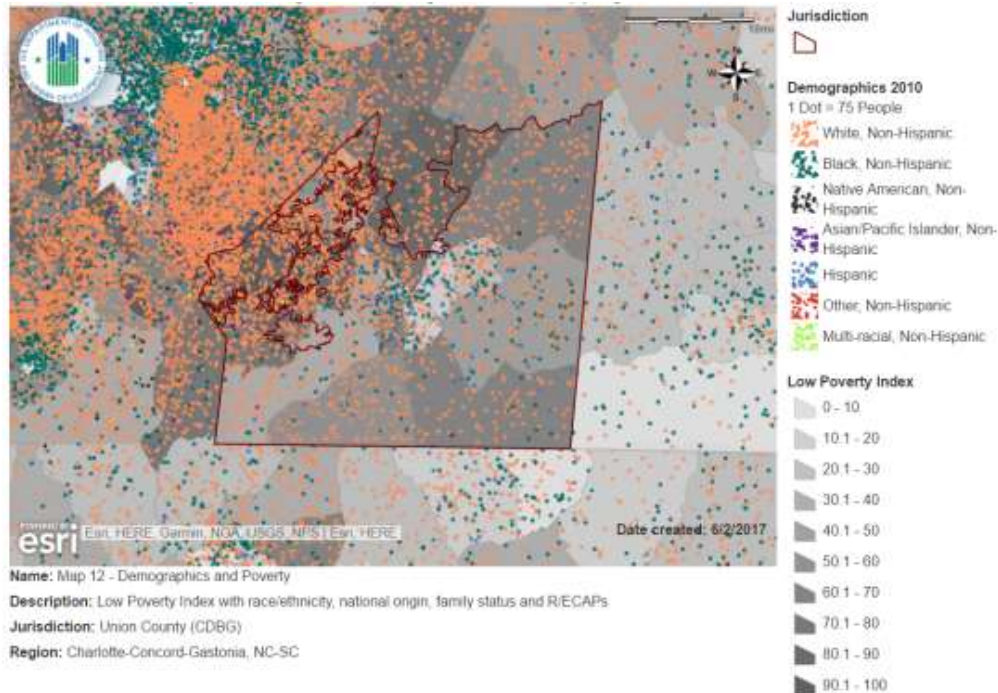


## G. Patterns in Disparities in Access to Opportunity

There is both a geographic pattern of disparities in access to opportunity and a human pattern of disparities. These two dimensions are, of course, closely linked and overlap extensively.

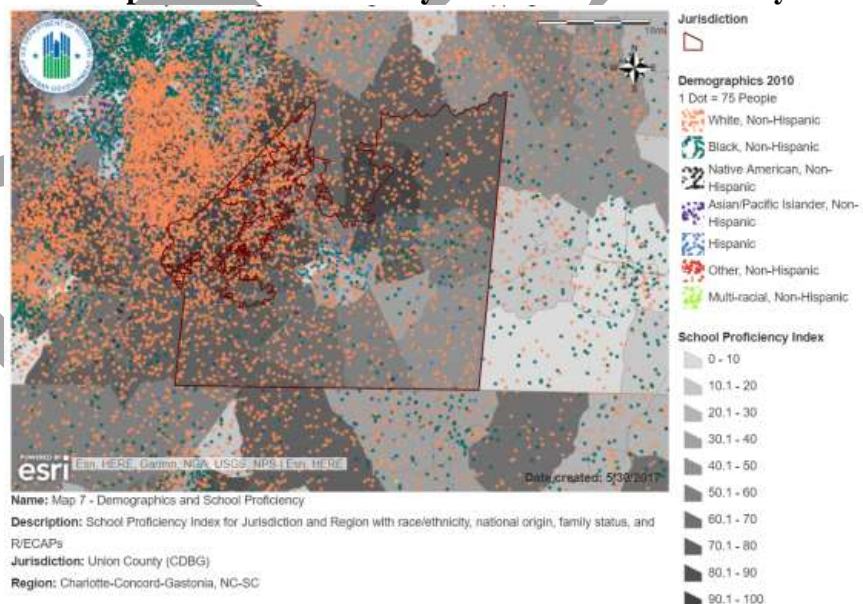
In terms of geographic disparities there several elements that demonstrate a strong concentration of poverty and people of color in the City of Monroe, the County seat. The City of Monroe provides access to all local social services, lending to the concentration of minority groups. Additionally, in the more rural areas of the County there are higher concentrations of poverty, but here the distribution by race leans more towards Whites and Black. These areas are significantly separated from areas of opportunities, which are concentrated in the suburbs as people and jobs have continued to move farther out. Map 20 shows the current distribution of Racially and Ethnically Concentrated Areas of Poverty. **Map 20: Poverty and Race/Ethnicity**





The analysis provided elsewhere in this Affirmatively Furthering Fair Housing plan shows that many of the measures of disparities provided by HUD closely overlap the concentrations found in the Monroe and the central parts of the County. For example, Map 4 shows the close correlation between low fourth grade proficiency (math and reading scores) and the central part of the County.

**Map 4: School Proficiency Index and Race/Ethnicity**



Opportunities tend to be concentrated in and around the City of Monroe. Map 9 shows the concentration of employment across the County. Although a number of jobs exist in the throughout the County the highest concentrations appear to be in and around the City of Monroe and through the central portions of the County.

## Map 9: Job Proximity Index for Race/Ethnicity

### Key Findings and Conclusions

- 44.57 percent of households with five or more people are experiencing housing problems.
- Public housing programs provide 81 three-or-more-bedroom units; however, these units are generally occupied with substantial waiting lists and thus are not readily available to address the lack of problem-free housing for households with five or more persons, generally families with children.
- 11.91 percent of all households in the region experience a severe housing cost burden (over half of household income spent on housing).

Areas with high concentrations of people of color and poverty are located in and around the City of Monroe and the central portions of the County. Opportunities tend to be concentrated in the same areas, physically far away from the more rural communities. While transit is accessible in these core areas, transit routes do not connect with the majority of jobs across the County. Even when the areas of concentrated minority and poverty are close to opportunity areas, such as in the central parts of the County, there may be other barriers to access these opportunities such as a lack of education and training.



## VI. Disproportionate Housing Needs

### Analysis of Housing Challenges

Housing challenges evaluated below (by race/ethnicity and family status) include higher rates of housing cost burden, overcrowding, or substandard housing. The analysis also examines which groups experience higher rates of severe housing burdens when compared to other groups.

HUD-provided data shown below indicates that 31.53 percent of all households have housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, or a housing cost burden greater than 30 percent of income). While non-Hispanic whites (25.38 percent) and Asians or Pacific Islanders (35.18 percent) are less likely than the region as a whole to experience housing problems, other people of color, particularly non-Hispanic blacks (49.29 percent) and Hispanics (61.37 percent), are more likely to experience housing problems. Smaller families of fewer than five persons (25.57 percent) are less likely to experience housing problems compared to the regional rate for all households, but larger families of five or more persons (44.57 percent) or non-family households (42.36 percent) are more likely to experience housing problems.

A similar pattern exists for severe housing problems. Severe housing problems are defined similar to housing problems, but encompass households that experience a housing cost burden in excess of 50 percent of their income. The total percent of households experiencing this level of housing cost burden is 14.31 percent. People of color, particularly non-Hispanic blacks (24.09 percent), Hispanics (35.03 percent), and non-Hispanic Native Americans (27.87 percent) are more likely to experience severe housing problems.

**Table 16: Demographics of Households with Disproportionate Housing**

<b>Households experiencing any of 4 housing problems</b>	<b># with problems</b>	<b># households</b>	<b>% with problems</b>
<b>Race/Ethnicity</b>			
White, Non-Hispanic	9,221	36,326	25.38%
Black, Non-Hispanic	3,065	6,218	49.29%
Hispanic	2,283	3,720	61.37%
Asian or Pacific Islander, Non-Hispanic	222	631	35.18%
Native American, Non-Hispanic	44	122	36.07%
Other, Non-Hispanic	64	295	21.69%
<i>Total</i>	<i>14,919</i>	<i>47,320</i>	<i>31.53%</i>
<b>Household Type and Size</b>			
Family households, <5 people	8,049	31,475	25.57%
Family households, 5+ people	2,693	6,042	44.57%
Non-family households	4,164	9,829	42.36%
<b>Households experiencing any of 4 Severe Housing Problems</b>	<b># with severe problems</b>	<b># households</b>	<b>% with severe problems</b>
<b>Race/Ethnicity</b>			
White, Non-Hispanic	3,770	36,326	10.38%
Black, Non-Hispanic	1,498	6,218	24.09%
Hispanic	1,303	3,720	35.03%
Asian or Pacific Islander, Non-Hispanic	112	631	17.75%
Native American, Non-Hispanic	34	122	27.87%
Other, Non-Hispanic	50	295	16.95%

<b>Total</b>	6,770	47,320	14.31%
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Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: Data Sources: CHAS

**Table 17: Demographics of Households with Severe Housing Cost Burden**

<b>Race/Ethnicity</b>	<b># with severe cost burden</b>	<b># households</b>	<b>% with severe cost burden</b>
White, Non-Hispanic	3,389	36,326	9.33%
Black, Non-Hispanic	1,384	6,218	22.26%
Hispanic	689	3,720	18.52%
Asian or Pacific Islander, Non-Hispanic	92	631	14.58%
Native American, Non-Hispanic	34	122	27.87%
Other, Non-Hispanic	50	295	16.95%
<b>Total</b>	<b>5,638</b>	<b>47,320</b>	<b>11.91%</b>
<b>Household Type and Size</b>			
Family households, <5 people	3,115	31,475	9.90%
Family households, 5+ people	683	6,042	11.30%
Non-family households	1,827	9,829	18.59%

Note 1: Severe housing cost burden is defined as greater than 50% of income.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.

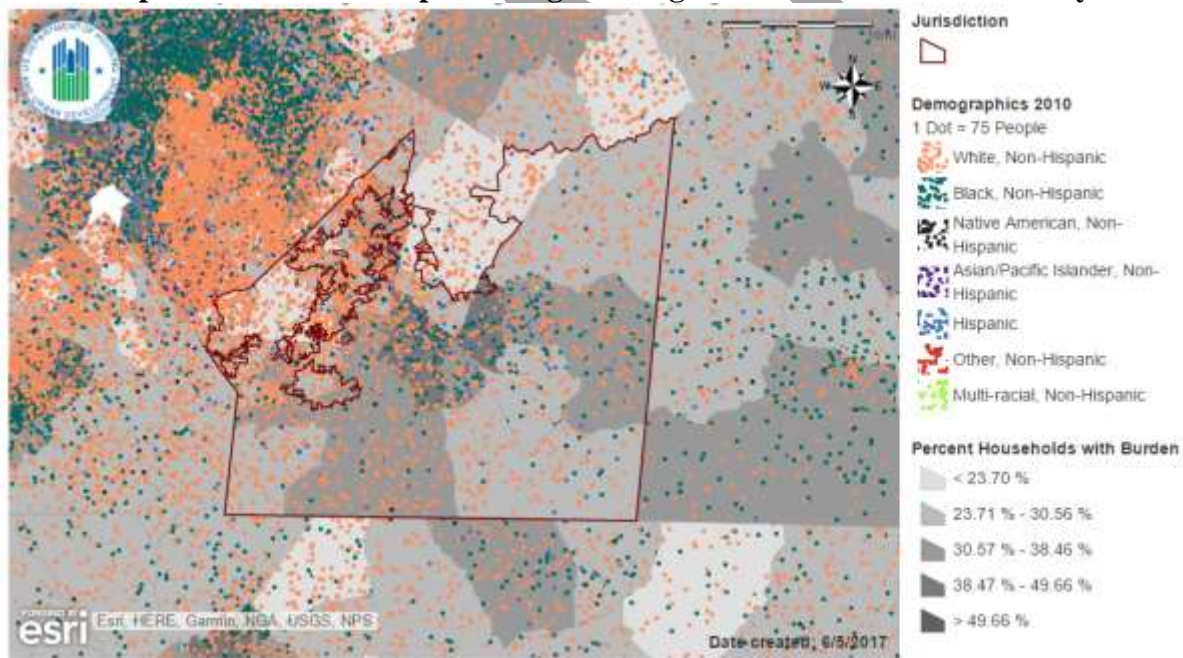
Note 4: Data Sources: CHAS



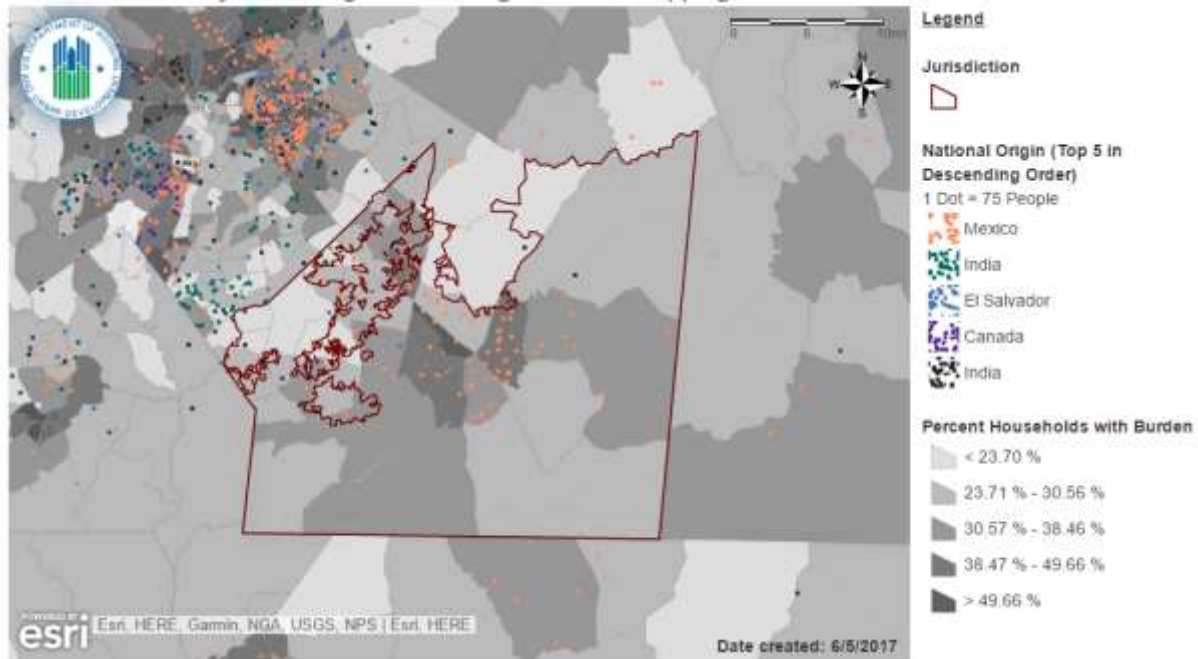
Using HUD-provided data, the table above shows that 11.91 percent of all households in the region experience a severe housing cost burden (over half of household income spent on housing). While non-Hispanic whites (9.33 percent) and Asians or Pacific Islanders (14.58 percent) are less likely than the region as a whole to experience severe housing cost burden, other people of color, particularly non-Hispanic blacks (22.26 percent) and Native Americans (27.87 percent), are more likely to experience severe housing cost burden. Also, smaller families of fewer than five persons (9.90 percent) and larger families of five or more persons (11.30 percent) are less likely to experience severe housing cost burden compared to the region, but non-family households (18.59 percent) are more likely to experience severe housing cost burden.

The following maps assist in the analysis of spatial distribution and concentration of housing burdens. Map 20 shows households with one or more housing problems at the County scale correlated with Race and Ethnicity. Map 21 shows households with one or more housing problems at the County scale correlated with National origin.

**Map 20: Households Experiencing Housing Problems and Race/Ethnicity**



**Map 21: Households Experiencing Housing Problems and National Origin**



### Needs of Families with Children

Families with children often need housing units with two, and three or more bedrooms. The following analysis examines how those needs are met by available existing housing stock in each category of publicly supported housing.

HUD-provided data in Table 16 shows that 31.53 percent of households in the County — about 47,320 households — have disproportionate housing needs. Of those, 31,475 are family households with five or less people. Table 17 shows that 11.91 percent of the region's households (47,320 households) have severe housing cost burden. Of those, 31,475 are family households with five or less people.

Further, data shows that there are 6,042 family households with five or more people that have housing problems in Union County. HUD also documents that there are 277 households in publicly supported housing units that have three or more bedrooms, which would be adequate to accommodate households with five or more members.

**Table 18: Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children**

(Union County, NC CDBG) Jurisdiction

	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	51	25.63%	65	32.66%	81	40.70%	125	62.81%
Project-Based Section 8	124	52.10%	47	19.75%	56	23.53%	84	35.29%
Other Multifamily	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
HCV Program	5	2.17%	72	31.30%	140	60.87%	122	53.04%

The majority of households in the County are families with more than five people. Based on the HUD data in the analysis of publicly supported housing, the majorities of households with children occupy Public Housing (62.81 percent) or utilize housing choice vouchers (53.04 percent). For 0-1 bedroom units, the demand appears to be the least for public housing and the highest for Project Based Section 8. For units with 2-3+ units, we see the largest demand, which accounts for 73.36 percent of the available public housing units.

#### Renter and owner-occupied housing by race/ethnicity

According to the HUD data, the percentages of households by race and ethnicity that rent, as opposed to owning their own homes, in the region are as follows:

- All persons — 19.89 percent
- White householder households — 53.61 percent
- Black householder households — 24.84 percent
- Native American householder households — 0.41 percent
- Asian or Pacific Islander householder households — 1.33 percent
- Other, Non-Hispanic householder households — 0.47 percent
- Hispanic householder households — 19.50 percent

Note the significantly higher percentages of renters for white compared to all other races and the population as a whole.

**Table 19: Homeownership and Rental Rates by Race/Ethnicity**

(Union County, NC CDBG) Jurisdiction				
	Homeowners		Renters	
Race/Ethnicity	#	%	#	%

<b>White, Non-Hispanic</b>	31,260	82.46%	5,045	53.61%
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#### **Key Findings and Conclusions**

- Blacks are more likely to participate in most assisted housing programs than either Whites or Hispanics.
- Public housing programs provide 81 three-or-more-bedroom units; however, these units are generally occupied with substantial waiting lists and thus are not readily available to address the lack of problem-free housing for households with five or more persons, generally families with children.
- The population in the County as a whole is 72.88 percent non-Hispanic white. Approximately 76 percent of this population are income- eligible for publicly supported housing, just slightly higher than the representation in the population as a whole.

<b>Black, Non-Hispanic</b>	3,913	10.32%	2,337	24.84%
<b>Hispanic</b>	1,880	4.96%	1,835	19.50%
<b>Asian or Pacific Islander, Non-Hispanic</b>	504	1.33%	125	1.33%
<b>Native American, Non-Hispanic</b>	83	0.22%	39	0.41%
<b>Other, Non-Hispanic</b>	253	0.67%	44	0.47%
<b>Total Household Units</b>	37,910	-	9,410	-

Nearly 20 percent of the population are renters. A significantly higher percentage of whites are both renters and homeowners, illustrating the demographic mix of the County. Blacks rent at a slightly higher rate than Hispanics and there is a much larger gap between the two groups with regards to homeownership, Black 10.32 percent and Hispanic 4.96 percent.

## **VII. Publicly Supported Housing Analysis**

This section of the Fair Housing Assessment examines how publicly supported housing contributes to or helps to counteract the racial and ethnic segregation of assisted households. Data on publicly supported housing is grouped into four program categories:

- Public housing
- Project-based Section 8
- Section 8 tenant-based Housing Choice Vouchers (HCV)
- Other HUD multifamily housing, including Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities

### **Publicly Supported Housing Demographics**

Table 20 compares populations by racial/ethnic group in each of the four assisted housing programs to the population as a whole or to the income eligible population of households with income at or below 80 percent of Area Median Family Income level in the same racial/ethnic group.

The tables indicate that:

- Blacks are more likely to participate in most assisted housing programs than either whites or Hispanics.
- Blacks are especially likely to participate in the Housing Choice Voucher program.
- Whites and Hispanics tend to participate in assisted housing programs less than their share in the population as a whole or in the income-eligible population.

HUD data also allows us to compare the demographics, in terms of protected class, of residents of each category of publicly supported housing to the population in general and to persons who meet the income eligibility requirements for publicly supported housing.

- The population in the County as a whole is 72.88 percent non-Hispanic white. Approximately 76 percent of this population are income eligible for publicly supported housing, just slightly higher than the representation in the population as a whole.
- For non-Hispanic blacks, they represent 12.75 percent of the population as a whole for the County. Just slightly over 13 percent of black households are income eligible for publicly supported housing.
- The share of Hispanics is becoming significant for the County at 11.1 percent of the whole population. Hispanics comprise a smaller share of the poor in the County, at 7.86 percent.
- Given the high incidence of poverty among the black population, blacks tend to be a large share of the households participating in public housing, Section 8 project-based housing and the Housing Choice Vouchers programs.

**Table 20: Publicly Supported Households by Race/Ethnicity**



Race/Ethnicity								
	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	25	12.69%	169	85.79%	3	1.52%	0	0.00%
Project-Based Section 8	93	41.89%	124	55.86%	5	2.25%	0	0.00%
Other Multifamily	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
HCV Program	17	7.98%	191	89.67%	4	1.88%	1	0.47%
Total Households	36,326	76.77%	6,218	13.14%	3,720	7.86%	631	1.33%
0-30% of AMI	2,517	56.56%	1,178	26.47%	609	13.69%	54	1.21%
0-50% of AMI	4,440	47.62%	2,005	21.50%	1,272	13.64%	62	0.66%
0-80% of AMI	9,676	56.33%	3,503	20.39%	2,301	13.40%	97	0.56%

**Table 21: Non-R/ECAP Demographics by Publicly Supported Housing Program Category**

	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
<b>Public Housing</b>								
Non R/ECAP tracts	198	12.69%	85.79%	1.52%	0.00%	62.81%	21.61%	12.56%
<b>Project-based Section 8</b>								
Non R/ECAP tracts	215	41.89%	55.86%	2.25%	0.00%	35.29%	43.70%	14.29%
<b>HCV Program</b>								
Non R/ECAP tracts	239	8.45%	88.73%	2.35%	0.47%	52.42%	14.54%	16.30%

### Publicly Supported Housing Location and Occupancy

This section assesses the special location for publicly supported housing and describes patterns in the geographic location by program category (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, HCV, and LIHTC).

The Monroe Housing Authority which serves Union County is located in the City of Monroe. The Monroe Housing Authority (MHA) administers the public housing and Housing Choice Voucher

programs. There are 205 public housing rental units located within the City of Monroe. These rental units are available to low income families, senior citizens, and disabled persons. Priorities for Public Housing are: homeless, families with children, elderly families, disabled families, working families and veterans.

Residents of public housing pay rent based on their income. The rent contribution of the tenant is called the Total Tenant Payment (TTP). The TTP is generally 30 percent of a resident's income with a \$25 (National minimum) to \$50 (some PHA's) minimum rent. Based on the information in the most recent Resident Characteristics Report (June 30, 2015) the minimum rent in MHA's public housing development was \$50.

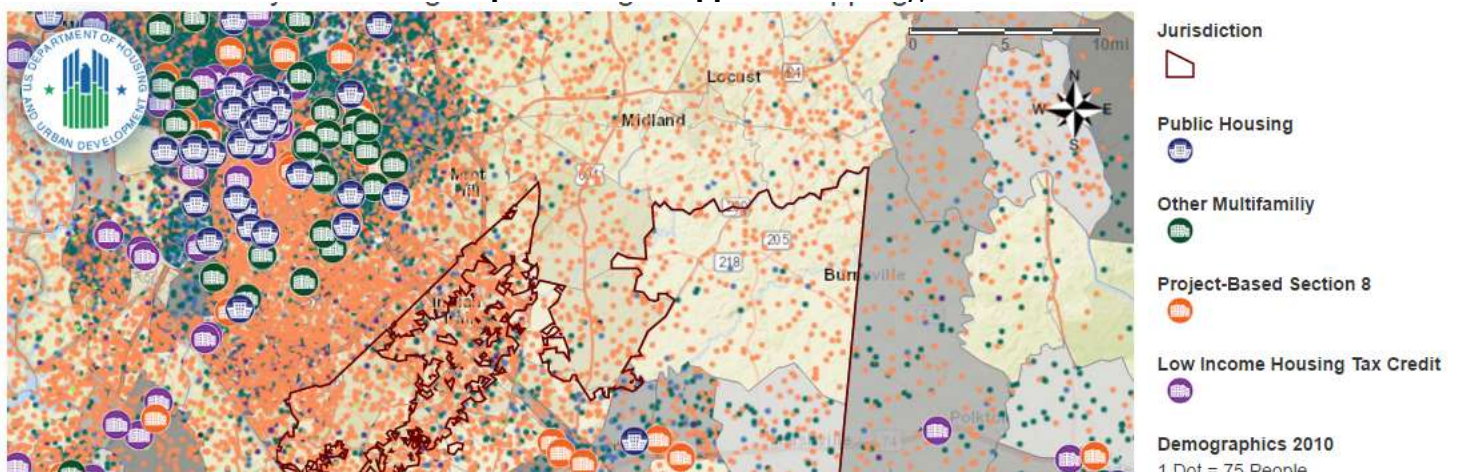
The average tenant rent contribution for MHA's public housing development is \$228. The average tenant contribution for elderly residents residing in all properties across the housing authority's public housing portfolio is \$399. The average rent payment for disabled residents is \$386. The average TTP for non-elderly, non-disabled renters in the housing authority's public housing units is \$772. Households headed by females had a total tenant payment of \$208.<sup>1</sup>

There are no HUD designated R/ECAPs within Union County.

Table 21 indicate that:

- All of the public housing is located within the City of Monroe. The elderly makeup is 21.61 percent of occupants in public housing and families with children represent 62.81 percent, followed by the disabled who make up 12.56 percent.
- Non-Hispanic Blacks make up 85.79 percent of public housing occupants.
- There is a bit more geographic distribution of Project Based Section 8 housing, however, the majority of units are located in the central parts of the County and not in any outlying more rural areas.
- The Housing Choice Voucher program tends to help protected classes of households locate in more rural areas, the mobility offered in the HCV program has a beneficial effect of helping households located outside central core of the County.

**Map 22: Public Supported Housing**



### **Disparities in Access to Opportunity**

The MHA's waiting list consists of a total of 714 applicants. For one-bedroom units there are 90 elderly, 76 disabled, and 128 families that have applied for housing. For the two bedroom units 10 elderly, 13 disabled, and 223 families are on the waiting list for housing. For three bedroom units, three elderly, five disabled, and 137 families are on the waiting list for housing. For request for four bedroom units, two disabled and 21 families are on the waiting list. Lastly, for five bedroom units one disabled and five families are on the waiting list for housing.

The Housing Choice Voucher waiting list is currently closed due to a lack of funding for additional vouchers. The waiting list consist of a total of 66 applicants. For one-bedroom units two disabled persons and one family are awaiting vouchers. For the two bedroom units one elderly persons, three disabled persons and 26 families are awaiting assistance. For the three bedroom units one elderly person, three disabled persons and 19 families are on the waiting list. And for units with four bedrooms, there are five families on the list and for units with five bedrooms, there is one elderly person, one disabled person and three families awaiting assistance from vouchers that would defer the full cost of housing.

The most immediate needs of residents in Public Housing programs are for self-sufficiency initiatives that will empower them to transition to jobs. Additional funding is needed to address the capital needs of the MHA's housing units. There is a need for additional affordable housing units for the elderly and disabled population in the Public Housing jurisdiction, as well as additional affordable units for two and three bedroom households. The Housing Choice Voucher program needs additional landlords with quality

homes that are willing to participate in the program. Additional funding would afford the Monroe Housing Authority the ability to assist more families.

Those seeking assistance through the MHA are unable to afford the current market rate rents, when compared to the population at large. Affordability is a concern across the County and as such there is a great need for participation of more landlords in the housing voucher program. Currently the wait list exceeds two years for housing vouchers and yet the population of the County continues to grow, widening the service delivery gap for families in need of decent, safe and affordable housing.

## **VIII. Disability and Access Analysis**

The Census Bureau defines disability as a person reporting any of the following three conditions:

- A long-lasting sensory, physical, mental or self-care disability.
- Difficulty going outside the home because of a physical, mental or emotional condition lasting six months or more.
- Difficulty working at a job or business due to a physical, mental or emotional condition lasting six months or more.

According to the 5-year ACS data there are 19,498 persons with one or more disabilities resided in Union County. Of this total, 14.1 percent are ages 18 to 64 years and 75.7 percent are 65 years and older. A larger proportion of the older adult populations have a disability. The largest proportion of person with disabilities reported ambulatory or cognitive difficulties.

Thus, disabled persons often have special housing needs related to limited earning capacity, a lack of accessible and affordable housing, and higher health costs associated with a disability. Some residents suffer from disabilities that require living in a supportive or institutional settings. Furthermore, people with disabilities may need housing that has accessibility features, is near public transit and support services, and is affordable. The Fair Housing Act requires property owners to make reasonable accommodations to enable people with disabilities to have equal access to housing opportunities. For instance, property owners are expected to permit the use of a service animal despite a “no pet” policy, or make certain structural modifications (like an entrance ramp) to private and common use spaces to accommodate physical disabilities.

The highest rates of disabilities were reported by those of age 18-64, with 9,603 individuals having one or more disability. The more prevalent problems were ambulatory difficulty and independent living difficulty. Housing opportunities for those with disabilities can be improved through housing assistance programs and universal design features such as widened doorways, walk-in showers, ramps, lowered countertops, single-level units and ground floor units. Many persons live at home independently or with other family members. For older individuals with disabilities, aging in place can be furthered through special housing design features for the disability, income support for those who are unable to work, and in-home supportive services for persons with medical conditions, among others.

**Table 3: Population with Disability Types**

<b>Disability Type</b>	<b>#</b>	<b>%</b>
Hearing difficulty	4,143	3.18%
Vision difficulty	2,437	1.87%
Cognitive difficulty	4,895	3.75%
Ambulatory difficulty	6,788	5.20%

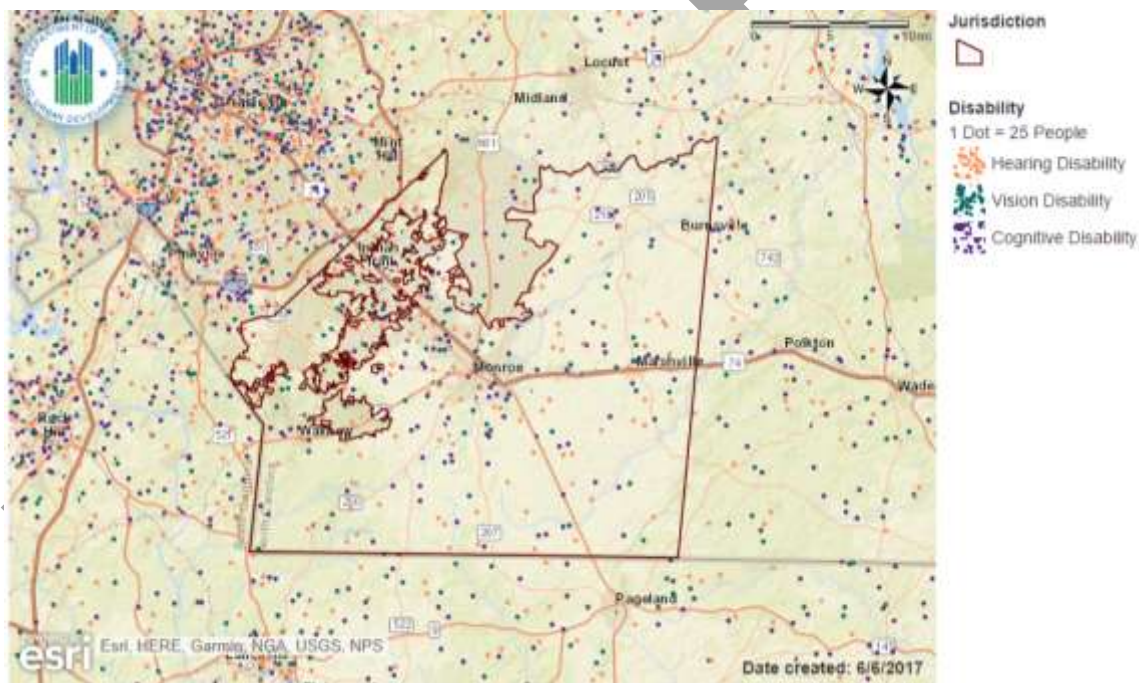
Self-care difficulty	2,668	2.05%
Independent living difficulty	4,713	3.61%

**Table 4 Disability by Age Group**

Age	#	%
Age 5-17	1,322	1.01%
Age 18-64	6,998	5.37%
Age 65+	5,443	4.17%

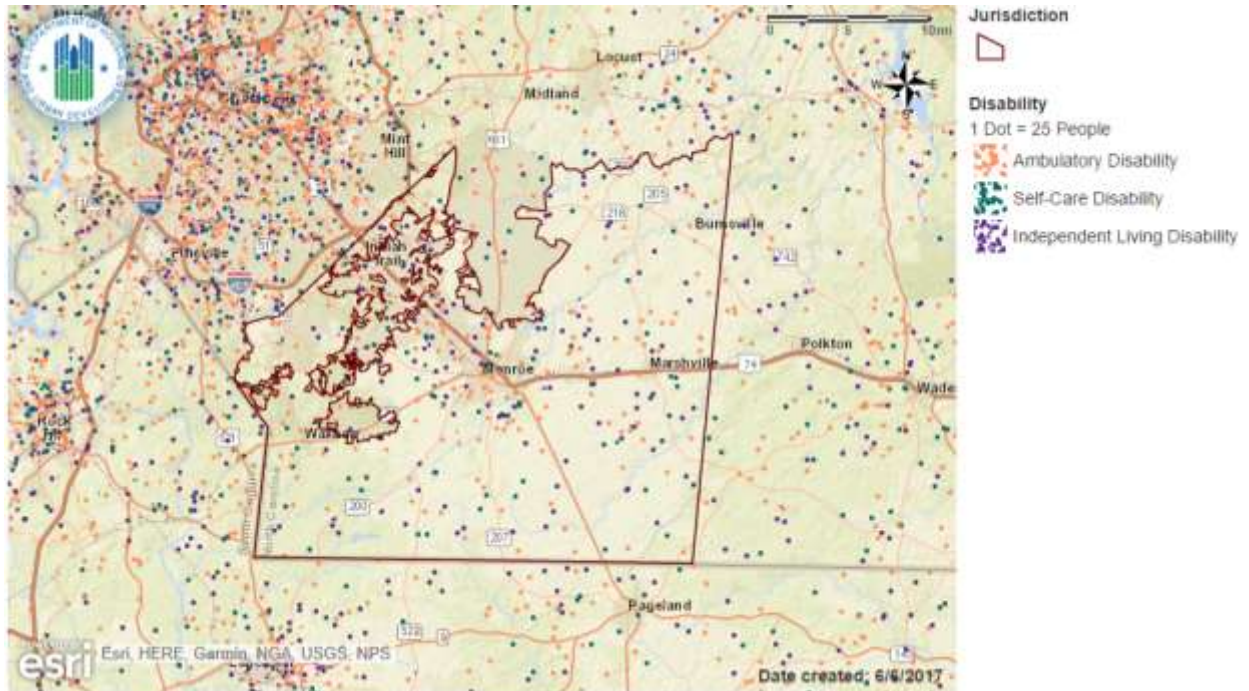
According to the HUD data, for the Union County CDBG program area, as shown in the above below, the largest segment of the disability population has ambulatory or mobility challenges, about 5.2 percent of all disabled persons. Those with hearing and vision disabilities represent 5.05 percent of disabled persons. Those with cognitive disabilities represent 3.75 percent; and those with self-care or independent living limitations represent 5.66 percent. (Persons with a disability may have more than one type of disability). People with disabilities are more equally distributed across the County as are people of color or poverty. However, there is still a concentration in the central core of the County. This probably reflects the low-income status of many of those with disabilities and proximity to healthcare and related social services.

**Map 23: Disability Type: Hearing, Vision and Cognitive**

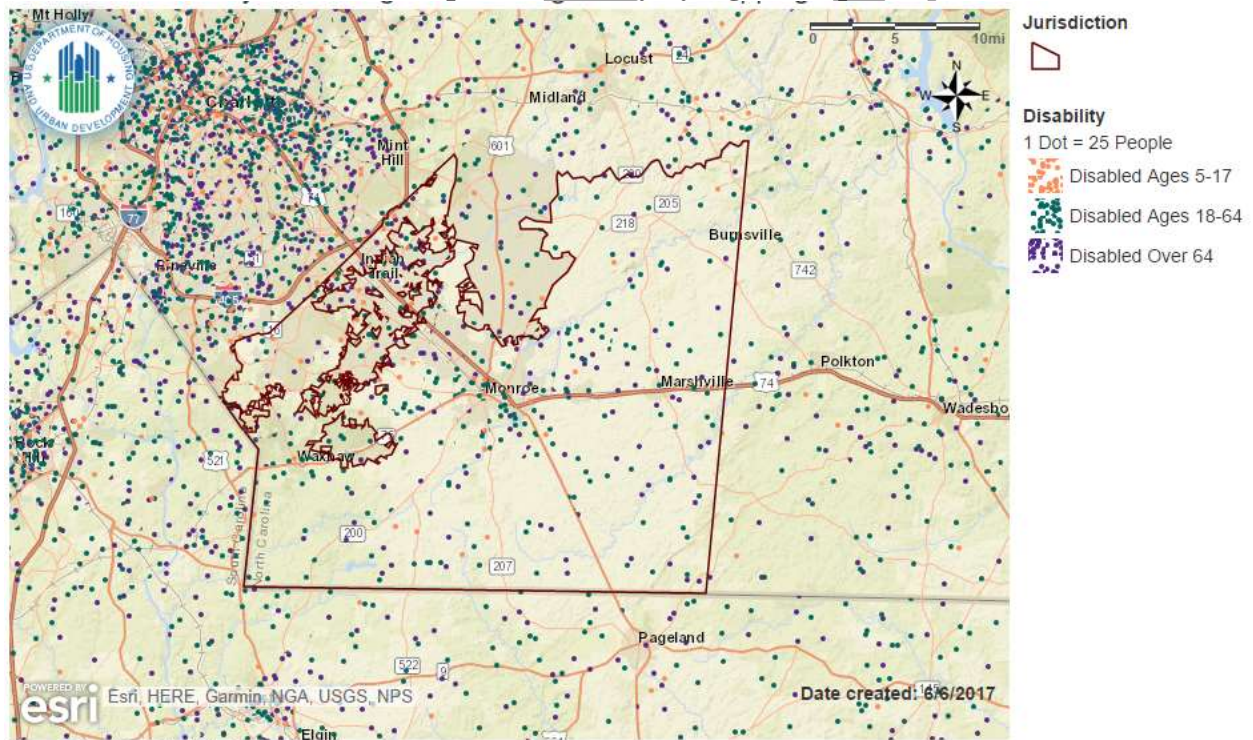


**Map 24: Disability Type: Ambulatory, Self-Care & Independent Living**





**Map 25: Disability by Age Group**



## **IX. Fair Housing Enforcement, Outreach Capacity, and Resources Analysis**

Various government agencies and nonprofit organizations in Union County are charged with monitoring, educating, enforcing and supporting fair housing activities in order to counter historical patterns of segregation and ongoing incidents of housing discrimination within the County and to boost access to opportunity and promote economic prosperity. Agencies that support or enforce fair housing activities within Union County:

- Union County- education and support
- Monroe-Union County Community Development Corporation- education
- City of Monroe- education and support
- Socialserve.com – education
- Monroe Housing Authority- educating and support
- North Carolina Human Rights Commission- enforcement, monitoring, education and support

These organizations act at the local level to promote fair housing. The Federal Fair Housing Act, passed in 1968 and since amended, prohibits discrimination in housing on the basis of race, national origin, religion, gender, familial status and disability. The Fair Housing Act covers most facets of housing, including rental housing, home sales, mortgage and home improvement lending, and land use and zoning practices.

The U.S. Department of Housing and Urban Development (HUD) has the primary authority for enforcing the Fair Housing Act. HUD investigates complaints it receives and determines if there is a reasonable cause to believe that discrimination occurred. If reasonable cause is established, HUD brings the complaint before an administrative law judge. Parties to the action can also elect to have the trial held in a federal court (in which case the Department of Justice brings the claim on behalf of the plaintiff).

HUD publicly recognizes that, historically, it has not adequately fulfilled this obligation. In recent years, however, HUD has demonstrated a renewed commitment to fair housing. HUD and the Department of Justice have increased their efforts and brought landmark cases to court related to mortgage lending, zoning and other issues that get to the heart of the Fair Housing Act. In addition, the creation of the Consumer Financial Protection Bureau is expected to provide additional resources to support fair housing and lending. Further, HUD is working to integrate fair housing efforts with local and regional planning.

Within North Carolina the North Carolina Human Relations Committee provides services and programs aimed at improving relationships among all citizens of the state, while seeking to ensure equal opportunities in the areas of employment, housing, public accommodations, recreation, education, justice and governmental services. The commission also enforces the North Carolina State Fair Housing Act and is substantially equivalent with the Division of Fair Housing within the U.S. Department of Housing and Urban Development.

The commission participated in writing and implementing the Fair Housing goals for the Comprehensive Housing Affordability Strategy (CHAS) and the Consolidated Housing Plan required by the federal government. Further, the commission also serves as a resource to Community Development Block Grant recipients in helping them develop adequate Fair Housing plans. The commission supports and works with 57 local autonomous commissions throughout the state of North Carolina.

In addition, the commission also serves as a clearinghouse to disseminate information concerning North Carolina's employment law to citizens.

The State Fair Housing Act makes it illegal to discriminate in housing because of race, color, religion, sex, national origin, physical or mental handicaps, or family status (families with children). Discrimination could be any of the following:

- A property manager refuses to rent an apartment to a single woman, but he will rent the apartment to a single man.
- A landlord refuses to rent an apartment to a blind woman because she has a Seeing Eye dog.
- A female tenant and her family are evicted from their apartment because the woman refuses the landlord's sexual advances.
- A landlord evicts a white tenant for her mobile home because her black friends visit her there.
- Set different terms, conditions, or privileges for the sale or rental of a dwelling.

The law applies to the sale, rental and financing of residential housing. Apartments, houses, mobile homes and even vacant lots to be used for housing are covered by the Fair Housing Act. With a few exceptions, anyone who has control over residential property and real estate financing must obey the law. This includes rental managers, property owners, real estate agents, landlords, banks, developers, builders and individual homeowners who are selling or renting their property.

The North Carolina Human Relations Committee (NCHRC) provided a summary of four fair housing discrimination complaints files between October 1, 2012 and November 22, 2016. Two of the cases were related to race, both cases were closed with a “No Reasonable Grounds” finding. For one case the claim was based on Familia status, where the compliant was withdrawn and the other was based on handicap or disability. This case is still open and under review with the NCHRC’s legal counsel. Three of the five cases were reported in the Town of Waxhaw and one in the Town of Indian Trail.

**Table 22: Fair Housing Complaints 2012-2016**

<u>Location</u>	<u>Date filed</u>	<u>Basis of Complaint</u>	<u>Complainant alleged</u>	<u>Outcome of the Complaint</u>
Waxhaw	10/15/2012	Familial Status	Interference, coercion, or intimidation	The complaint was withdrawn by the Complainant after resolution.
Waxhaw	05/01/2014	Race	Discriminatory refusal to sell; Discriminatory terms and conditions	The NCHRC closed the case as a “NO REASONABLE GROUNDS” exist to believe a discriminatory housing practice has occurred.
Indian Trail	07/25/2016	Race	Discriminatory terms and conditions	The NCHRC closed the case as a “NO REASONABLE GROUNDS” exist to believe a discriminatory housing practice has occurred.
Waxhaw	11/22/2016	Handicap	Discriminatory terms and conditions; Failure to make a reasonable accommodation	The NCHRC has not issued a final determination...the case is under review by the NCHRC’s legal counsel.

The 2012 Analysis of Impediments to Fair Housing prepared for Union County found a total of 7 complaints between June 2007 and July 2009. Similar to more recent complaints, most were filed on the basis of race and disability discrimination. The majority of complaints originated from the City of Monroe, the Towns of Wingate and Waxhaw.



Union County has procedures in place to address discrimination in housing through the enforcement of the Fair Housing Law. If fair housing complaints cannot be resolved locally and, if the complaints are valid, they will be referred to the North Carolina Human Relations Commission for investigation, consideration and resolution.

### Contributing Factors

- Lack of knowledge of fair housing law and specifically, Title VII information; i.e. what is covered, what is not, and what can be done to resolve issues.
- Lack of public education; generally, they do not know how or where they can make inquiries and/or complaints concerning possible housing discrimination in Union County.
- Lack of viable choices in rental and homeownership opportunities for LMI individuals.
- Deficiency of existing and new construction of affordable single-family and multi-family dwelling units.
- Limited staff and financial resources to conduct educational forums on Fair Housing. Local efforts are limited to complaint/inquiry response and making appropriate referrals.
- Limited resources directed towards monitoring.

## X. Fair Housing Goals and Priorities

The goals identified to combat impediments to fair housing choice have been identified as a result of an analysis conducted for this report and are listed below. These impediments were identified by one or more types of evidence that are noted in the methods section of this report. These items function as barriers or impediments to an individual or family's choices in finding housing. Recommended actions for each goal have been suggested as ways to minimize these impediments and are detailed below. The impediments are listed below, in priority order. These impediments are common to most communities and are not unique to Union County.

Union County will continue to work with community housing partners to implement the suggested actions for overcoming the impediments that were identified in this report. As difficult as it is to remove impediments, it is imperative that Union County make every effort to do so.

#	<u>Goal</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
1.	Improve access to public infrastructure and transportation services, remove	The availability, type, frequency, and reliability of public transportation  Inaccessible	Lack of affordable accessible transportation which limits access to opportunities and disproportionately	Utilize CDBG funds to invest in improvements for sidewalks, pedestrian crossings and	Union County  City of Monroe  Town of Waxhaw

	impediments to mobility and increase access to opportunities	sidewalks, pedestrian crossings and other infrastructure	effects persons with disabilities.	infrastructure to ensure ADA compliance. Current and ongoing through the end of program year 2020.	
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**Discussion:**

This goal will mitigate the fair housing issue by reducing barriers for persons with disabilities and increasing access to opportunities for all residents. Disabled and other protected classes will have greater access to housing choices when transportation services and infrastructure are improved. Tackling public transportation is beyond the financial feasibility of the CDBG program however, Union County will continue to seek resources that will allow for growth of the transportation system outside of HUD programs.

2.	Increase fair housing education, outreach and enforcement	Private discrimination  Lack of resources for fair housing agencies and organizations  Lack of local public fair housing enforcement  Lack of local public fair housing education and outreach	Lack of understanding of federal, state and local fair housing laws.	Union County CDBG staff will coordinate annual fair housing outreach and educational opportunities.  Create a County web page that better educates the public on fair housing rights.	Union county
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**Discussion:**

This goal will mitigate the fair housing issue by providing education, outreach and enforcement to reduce housing discrimination. Improving education will help all parties understand their rights and responsibilities, including when and how to file complaints.

3.	Preserve affordable housing units for owner-occupied housing for the	Lack of resources for housing accessibility modifications	Lack of resources to ensure there are enough sustainable existing affordable housing units with	Utilize CDBG funds to annually fund activities that rehabilitate income	Union County  Anson-Union Habitat for Humanity
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	elderly and disabled, but making accessibility modifications		accessibility modifications	eligible owner-occupied housing. Create program by 2020 that assists at least 10 homes per year.	
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**Discussion:**

This goal will mitigate the fair housing issue by increasing accessible housing stock to improve housing choice for elderly and disabled persons. This will also help with the future predicted need based on regional demographics.

5.	Preserve existing affordable housing stock to sustain affordable housing choices	Lack of existing affordable owner-occupied units without housing issues	Lack of resources to ensure there are enough sustainable existing affordable housing units that are without housing problems	Utilize CDBG funds to annually fund activities that rehabilitate income eligible owner-occupied housing. Create program by 2020 that assists at least 10 homes per year.	Union County  Anson-Union Habitat for Humanity
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**Discussion:**

This issue will be addressed by utilizing CDBG funds to annually fund activities that rehabilitate income eligible owner-occupied housing. This goal will mitigate the fair housing issue by sustaining affordable housing stock to improve housing choice for LMI home owners. This will also help with the future predicted housing needs based on regional demographics.

Union County recognizes that barriers to fair housing exist. Unfortunately, however, not all are within the realm of public control. Moreover, the County is committed to taking steps to continually further fair housing choice, by working to eliminate the barriers that are within the public's reach. The County has demonstrated its commitment to promoting equal housing opportunities for all citizens, through the implementation of CDBG programs. Various outreach efforts provide the public with educational opportunities to learn about and comprehend fair housing laws and how they are applied.

Some efforts may be hampered due to a lack of local funding to carry out the aforementioned fair housing goals. Efforts should be made by the County to seek additional funding and partnerships with local

community based organizations to leverage local resources to promote fair housing throughout the County.

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## **I. Appendices and Instructions**

### **Appendix A. Assessment of Fair Housing (AFH) Instructions**

## Assessment of Fair Housing (AFH) Instructions

### Introduction

Program participants conducting an assessment of fair housing as required under the affirmatively furthering fair housing rule, published at 80 FR 42272, are required to complete and submit an Assessment Tool. For regulatory requirements of the AFFH rule and the AFH, see 24 C.F.R. §§ 5.150-5.180.

This Assessment Tool, including these instructions, will be used by local governments that receive Community Development Block Grants (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants (ESG), or Housing for Persons with AIDS (HOPWA) formula funding from HUD when conducting and submitting their own Assessment of Fair Housing (AFH). The Assessment Tool will also be used for AFHs conducted by joint and regional collaborations between: (1) local governments; (2) one or more local governments with one or more public housing agency (PHA) partners; and (3) other collaborations in which a local government (described above) is designated as the lead entity for the collaboration. A joint or regional AFH does not relieve such collaborating program participant from its obligation to analyze and address local and regional fair housing issues and contributing factors that affect fair housing choice, and set priorities and goals for its geographic area. Program participants that conduct and submit either a joint or regional AFH must provide HUD with a copy of their written agreement prior to submitting the AFH. Please see the following chart identifying which program participants will use this Assessment Tool, and the program participants that will use a different Assessment Tool.

Who must use this Assessment Tool	Who will use a different Assessment Tool
<ol style="list-style-type: none"><li>1. Local governments (that receive CDBG, HOME, ESG or HOPWA funds) submitting an AFH alone.</li><li>2. Joint or Regional Collaborations between:<ol style="list-style-type: none"><li>a. Only local governments</li><li>b. One or more local governments with one or more PHAs</li><li>c. Other collaborations in which a local government is designated as the lead entity</li></ol></li></ol>	<ol style="list-style-type: none"><li>1. States and Insular Areas submitting alone</li><li>2. Joint or regional collaborations (with local governments and/or PHAs) where the State is designated as the lead entity</li><li>3. PHAs submitting alone</li><li>4. Joint collaborations among only PHAs</li></ol>

All program participants must use the HUD-provided data, which includes data for the jurisdiction and region, to complete the AFH. A joint or regional AFH must reference the HUD-provided data for each program participant's jurisdiction and region. The Assessment Tool and HUD-provided data will be used by various types of program participants (e.g. those in urban areas, rural areas, suburban areas, majority-minority communities), which may have unique characteristics, issues and challenges. The HUD-provided data will help program participants assess local and regional fair housing issues and contributing factors and set priorities and goals to overcome them. However, certain HUD-provided data may have limitations, including limitations in how they apply to geographic areas with different characteristics (e.g.,

rural versus urban, majority minority areas). For this reason, program participants must supplement the HUD-provided data with local data and local knowledge outlined in 24 C.F.R. § 5.152 and discussed below.

HUD is only able to provide data for those protected class groups for which nationally uniform data are available. For this reason, some questions focus on specific protected classes based on the availability of such data. For those questions, local data and local knowledge may provide information to supplement the analysis for protected classes not covered by the HUD-provided data. Local data and local knowledge can be particularly helpful when program participants have local data that are more up-to-date or more accurate than the HUD-provided data or when the HUD-provided data do not cover all of the protected classes that would be relevant to program participants' analyses.

Although HUD will provide nationally available data to program participants, the regulations recognize the value of local data and knowledge. Local data is defined in the Final Rule at 24 C.F.R. § 5.152, and refers to metrics, statistics, and other quantified information, subject to a determination of statistical validity by HUD, that are relevant to program participants' geographic areas of analyses, can be found through a reasonable amount of searching, are readily available at little or no cost, and are necessary for the completion of the AFH using the Assessment Tool. Examples of local data include relevant demographic data or program-related data maintained by program participants, another public agency, or another entity that are readily available and easily accessible to program participants at little or no cost.

Local knowledge is defined in the Final Rule at 24 C.F.R. § 5.152, and means information to be provided by program participants that relates to program participants' geographic areas of analyses and that is relevant to program participants' AFH, is known or becomes known to program participants, and is necessary for the completion of the AFH using the Assessment Tool. Examples of local knowledge include laws and policies, common neighborhood names and borders, and information about the housing market and housing stock. HUD does not expect program participants to review every possible source to search out local knowledge. However, local knowledge includes information obtained through the community participation process. Program participants are required to consider the information received during the community participation process as they conduct an AFH using the Assessment Tool.

Program participants are required to comply with the Privacy Act of 1974 (5 U.S.C. § 552a), and applicable State laws in the collection, maintenance, use and dissemination of personally identifiable information.

Program participants must use reasonable judgment in deciding what supplemental information from among the numerous sources available would be most relevant to their analysis. HUD does not expect program participants to hire statisticians or other consultants to locate and analyze all possible sources of local data. Note that, subject to the community participation, consultation and coordination process outlined in the Final Rule at 24 C.F.R. § 5.158, program participants are required to consider information relevant to the jurisdiction or region submitted during the community participation process, including recommendations of other data sources for program participants to assess.

In conducting the analysis, program participant must identify significant contributing factors reach section of the analysis. When identifying contributing factors, each section of the analysis contains a discrete list of suggested factors for consideration, which includes factors commonly associated with that section of the analysis. The list contains an "other" option, for program participants to use in identifying other significant contributing factors not included in the list. A more exhaustive list of possible contributing factors is contained in Appendix C, which also includes a description of each contributing factor. Program participants are permitted to include contributing factors that are not listed in Appendix C.

A contributing factor may be outside the ability of program participants to directly control or influence; however, such factors must be identified if they are significant. For program participants submitting jointly, each program participant is responsible for identifying contributing factors within its jurisdiction. These factors will be prioritized in Section VI and used as a basis for establishing goals.

The Assessment Tool also contains the required analysis of fair housing issues and contributing factors that program participants must undertake in order for an AFH to meet the requirements set forth in 24 C.F.R. §§ 5.150 through 5.180. The content required in the AFH can be found at 24 C.F.R. § 5.154 and is outlined in the applicable Assessment Tool for each program participant. However, please note that different program participants may work through the Assessment of Fair Housing in different ways. Depending on each program participants' familiarity with fair housing planning and planning style, each program participant may choose to complete the required components of an Assessment of Fair Housing in a variety of ways. For example, while the AFFH rule requires that program participants identify significant contributing factors, prioritize such factors, and justify the prioritization of the contributing factors that will be addressed in the program participant's fair housing goals, it does not specify a specific process for meeting these requirements. Program participants may choose to complete the AFH in any order they choose, so long as all requirements are met.

### **Part I: Cover Sheet with Certification**

Complete the cover sheet with all requested information. The official authorized representative of each program participant must sign and date the certification.

### **Part II: Executive Summary**

To complete the Executive Summary, refer to fair housing contributing factors, issues and goals identified in parts IV and V of the Assessment Tool, as well as goals identified in the most recent previous Analyses of Impediments to Fair Housing Choice or Assessments of Fair Housing. There is no prescribed format for the Executive Summary—program participant(s) have discretion in this section as to how to summarize their findings in the AFH.

### **Part III: Community Participation Process**

Complete all three questions based on the community participation, consultation and coordination process outlined in the Final Rule at 24 C.F.R. § 5.158. Program participants should employ communications means designed to reach the broadest possible audience. Such communications may be met as appropriate, by publishing a summary of each document in one or more newspapers of general circulation, and by making copies of each document available on the Internet, on program participants' official government Web sites, and as well at libraries, government offices, and public places.

Please note that for public housing agencies, community participation requirements are described in 24 C.F.R. §§ 903.13, 903.15, 903.17, and 903.19. For consolidated plan program participants, Citizen Participation requirements are described in 24 C.F.R. part 91. As required by applicable regulations, program participants must ensure meeting are held in physically accessible locations, provide appropriate auxiliary aids and services necessary to ensure effective communication with individuals with disabilities, and provide limited English proficient persons meaningful access to programs and services.

For question (1), provide a summary of the outreach activities undertaken. For PHAs, also include any meetings with the Resident Advisory Board.



For question (2), provide a list of any organizations consulted during the community participation process. For consolidated plan program participants, 24 C.F.R. § 5.158(a)(1), states that consolidated plan program participants must follow the policies and procedures described in 24 C.F.R. part 91 (see 24 C.F.R. §§ 91.100, 91.105, 91.110, 91.115, 91.235, and 91.401). For PHAs, 24 C.F.R. § 5.158(a)(2) states that PHAs must follow policies and procedures described in 24 C.F.R. part 903.

For question (3), describe how successful the community participation process was, and provide an explanation for any low participation rates.

In question (4), pursuant to 24 C.F.R. § 5.154(d)(6), program participants must include an explanation for why any comments or views submitted through the community participation process were not accepted – note that this includes information, such as supplemental data and reports.

#### **Part IV: Assessment of Past Goals, Actions, and Strategies**

For question (1)(a), provide an explanation of what past goals program participants selected and what progress has been made toward their achievement. Use the metrics and milestones identified in past Analyses of Impediments or past Assessments of Fair Housing in assessing progress. New program participants may still answer this question based on any other relevant planning documents and/or any past fair housing goals, actions, or strategies.

To answer question (1)(b), explain how the past goals selected influenced the selection of current goals.

For question (1)(c), program participants may provide any additional information about policies, actions, or steps that address fair housing issues in program participants' geographic areas of analyses.

#### **Part V: Fair Housing Analysis**

For all questions, program participants must use the HUD-provided data and supplement that information with local data and local knowledge when it meets the criteria under 24 C.F.R. § 5.152 (described above). HUD-provided maps are located in Appendix A and HUD-provided tables are located in Appendix B.

Where HUD has not provided data for a specific question in the Assessment Tool and program participants do not have local data or local knowledge that would assist in answering the question, program participants are expected to note this rather than leaving the question blank.

##### **A. Demographic Summary**

For question (1), refer to Tables 1 and 2, which present demographic summary data for the jurisdiction and region. The demographics analyzed must include an overview of: racial/ethnic populations; national origin populations, including any limited English proficient populations; individuals with disabilities by disability type; and families with children.

For question (2), local data and local knowledge may be particularly useful in answering this question. Include any geographic patterns in the location of owner-occupied properties compared to renter-occupied properties over time. Program participants may also describe trends in the availability of affordable housing in the jurisdiction and region for that time period.

##### **B. Fair Housing Issue Analysis**

##### **Segregation/Integration**

For questions (1)(a) and (1)(b), refer to Table 3. Table 3 presents the dissimilarity index for the jurisdiction and region for white/non-white, black/white, Hispanic/white, and Asian/white populations for multiple census years.

This dissimilarity index measures the degree to which two groups are evenly distributed across a geographic area and is commonly used for assessing residential segregation between two groups. Values range from 0 to 100, where higher numbers indicate a higher degree of segregation among the two groups measured.

Dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation. However, context is important in interpreting the dissimilarity index. The index does not indicate spatial patterns of segregation, just the relative degree of segregation; and, for populations that are small in absolute numbers, the dissimilarity index may be high even if the group's members are evenly distributed throughout the area. Generally, when a group's population is less than 1,000, program participants should exercise caution in interpreting associated dissimilarity indices. Also, because the index measures only two groups at a time, it is less reliable as a measure of segregation in areas with multiple demographic groups. For question 1(a) indicate whether the measures shown generally indicate that segregation in the jurisdiction and region is low, moderate or high for each racial/ethnic group represented in Table 3, and note which groups experience the highest levels of segregation.

For question 1(b), refer to Table 3, which also provides dissimilarity index values for 1990, 2000, and 2010. Note whether the dissimilarity index values have increased or decreased over time. Increasing values may indicate increasing segregation, and decreasing values may indicate decreasing segregation.

For question (1)(c), refer to Maps 1, 2, 3. Maps 1, 2, 3 are dot density maps showing the residential distribution of racial/ethnic, national origin, and limited English proficient (LEP) populations in the jurisdiction and region. A dot density map (also known as dot distribution map) uses a color-coded dot symbols representing the presence of a specified number of individuals sharing a particular characteristic to show a spatial pattern. The presence of residential segregation may appear as clusters of a single color of dots representing one protected class, or as clusters of more than one color of dots representing a number of protected classes but still excluding one or more protected classes. More integrated areas will appear as a variety of colored dots.

While dot density maps are useful in demonstrating residential patterns, they also have limitations. Dot placement does not represent actual addresses – rather individual dots are randomly located within a particular census block to match aggregate population totals for that block group. Note also that the data provided for national origin is based on census data for the 5 most populous “foreign born” populations by country of origin, however, some jurisdictions may have other significant populations not included in the HUD-provided data but reflected in local data or local knowledge. In addition, the “foreign born” population does not track exactly with the definition of national origin under the Fair Housing Act, which includes place of birth as well as place of ancestor's birth. LEP data shows residential segregation by language for speakers of the five most populous limited English proficient groups in the jurisdiction and region. Again, some jurisdictions may have other significant populations not included in the HUD-provided data but reflected in local data or local knowledge.

For question (1)(c), refer to Maps 1, 2, 3 to identify areas on the map that reveal clusters of race/ethnicity, national origin, or LEP groups, and areas where the map indicates are particularly integrated. In identifying those areas, and all areas throughout the tool, use commonly used neighborhood or area names.

For question (1)(d), local data and local knowledge may be particularly useful in answering this question.

For question (1)(e) refer to Maps 1, 2, 3, and Tables 1 and 2. Map 2 depicts racial/ethnic dot density distribution for previous years (1990 and 2000). A comparison of the patterns shown in Map 2 to the patterns shown in Map 1 may reveal changes in patterns of segregation by race/ethnicity over time. For instance, the comparison may show that an area previously occupied predominantly by one racial/ethnic group is now more integrated. Consider these changes in conjunction with Tables 1 and 2 showing changes in overall demographics over time, as well as local knowledge about local policies, practices, trends, and investments to answer question 1(e). Consider also Maps 3 and 4, which depict dot density distribution of national origin and LEP populations.

For question (1)(f), local data and local knowledge may be particularly useful in answering this question.

Understanding the limitations of the HUD-provided data discussed in the introduction to these instructions, using local data and knowledge, complete question (2)(a). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity and national origin. Include any relevant information about other protected characteristics – but note that the analysis of disability is specifically considered in Section V(D). Program participants may include relevant information relating to persons with disabilities here, but still must address the questions in Section V(D).

For question (2)(b), program participants may include any additional relevant information related to their analysis of segregation in the jurisdiction and region, including the removal of barriers that prevent people from accessing housing in areas of opportunity, the development of affordable housing in such areas, housing mobility programs, housing preservation, and community revitalization efforts, where any such actions are designed to achieve fair housing outcomes such as increasing integration.

For question (3), identify all significant contributing factors. Consider the non-exhaustive list of factors provided and identify those factors that significantly create, contribute to, perpetuate, or increase the severity of segregation. For additional instructions on selecting contributing factors, refer to the introduction of these instructions.

### **R/ECAPs**

For question (1)(a), refer to Maps 1, 3 and 4, which include outlined census tracts that meet the threshold criteria for racially or ethnically concentrated areas of poverty (R/ECAPs). The area within the outline meets the definition of an R/ECAP, as set forth in the rule at 24 C.F.R. § 5.152.

To answer question (1)(b), use Maps 1, 3, and 4 and Table 4. Maps 1, 3, and 4 are dot density maps showing the residential distribution of racial/ethnic, national origin, and limited English proficient (LEP) populations in the jurisdiction and region. These maps also include outlined overlays of R/ECAPs. The presence of residential segregation in R/ECAPs may appear as clusters of a single color of dots representing one protected class, or as clusters of more than one color of dots representing a number of protected classes but still excluding one or more protected classes. More integrated areas will appear as a variety of colored dots. Table 4 shows the percentage of persons living in R/ECAPs with certain protected characteristics (race/ethnicity, families with children, national origin) in the jurisdiction and the region. Note that the percentages reflect the proportion of the total population living in R/ECAPs that has a protected characteristic, not the proportion of individuals with a particular protected characteristic living in R/ECAPs. Table 4 can be compared to Table 1, which shows the total population in the jurisdiction and region for each of the groups shown in Table 4.

To answer question (1)(c), refer to Maps 1, 2, 3. Map 1 shows the outlines of current R/ECAPs. Map 2 shows the outlines of R/ECAPs in past years (1990 and 2000). Compare the current R/ECAP outlines with previous R/ECAP outlines and describe whether R/ECAPs have remained constant, whether new R/ECAPs have emerged, or whether certain R/ECAPs no longer exist. Maps 1, 2, and 3 also show dot density distributions by race/ethnicity, national origin and LEP, including R/ECAP outlines. Note whether the maps show any changes in areas that have moved in or out of R/ECAP status over time and the groups most affected by R/ECAPs.

Understanding the limitations of the HUD-provided data discussed in the instruction's introduction, using local data and knowledge, complete question (2)(a). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity and national origin. Include any relevant information about other protected characteristics, but note that the analysis of disability is specifically considered in Section V(D). Program participants may include relevant information relating to persons with disabilities here, but still must address the questions in Section V.(D).

For question (2)(b), program participants may include any additional relevant information related to their analysis of R/ECAPs in the jurisdiction and region, including the removal of barriers that prevent people from accessing housing in areas of opportunity, the development of affordable housing in such areas, housing mobility programs, housing preservation and community revitalization efforts, where any such actions are designed to achieve fair housing outcomes such as transforming R/ECAPs by addressing the combined effects of segregation and poverty. Relevant information may also include local assets and organizations.

For question (3), consider the non-exhaustive list of factors provided, which are those most commonly associated with R/ECAPs, and identify those factors that significantly create, contribute to, perpetuate, or increase the severity of R/ECAPs. For additional instructions on selecting contributing factors, refer to the introduction of these instructions

### **Disparities in Access to Opportunity**

For question (1), refer to Table 12. Table 12 provides index scores or values for the following opportunity indicator indices: Low Poverty; School Proficiency; Labor Market Engagement; Jobs Proximity; Low Transportation Costs; Transit Trips Index; and Environmental Health by race/ethnicity and households below the poverty line. A higher score on each of the indices would indicate: lower neighborhood poverty rates; higher levels of school proficiency; higher levels of labor engagement; closer proximity to jobs; lower transportation costs; closer access to public transportation; and greater neighborhood environmental quality (i.e., lower exposure rates to harmful toxins). Using the indices provided, program participants will be able to compare access to key opportunity assets with relative ease by consulting a single table and a series of maps. These indices are based on nationally available data sources. Local data and local knowledge may be particularly helpful in connection with these analyses

For the questions in (1)(a), use the School Proficiency Index in Table 12 and refer to Map 9. The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams. Map 9 consists of three sub-maps, showing the spatial distribution of racial/ethnic and national origin groups and families with children overlaid by shading that shows school proficiency levels for the jurisdiction and the region. The maps also include R/ECAP outlines. To answer questions (1)(a)(i), examine the School Proficiency Index, by race/ethnicity, and Map 9, by

race/ethnicity, national origin, and family status, to identify differences in access to proficient schools by protected characteristic. For question (1)(a)(ii), refer to Map 9 by race/ethnicity, national origin, and family status to assess how residency patterns relate to the location of proficient schools. Note that, to the extent the questions require consideration of middle and high schools, local policies and practices, local knowledge (as defined at 24 C.F.R. § 5.152) will be relevant. Question (1)(a)(iii), may be answered using local data or local knowledge. Program participants should consider whether local school policies provide for alternative means of access to schools that are not reflected in the HUD-provided data.

For the questions (1)(b), refer to the Jobs Proximity Index and Labor Market Engagement Index in Table 12, and to Maps 10 and 11. The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity. The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood. Map 10 shows residency patterns of racial/ethnic and national origin groups and families with children overlaid by shading that shows the jobs proximity measure for the jurisdiction and the region. The map also includes R/ECAP outlines. Map 11 shows residency patterns of racial/ethnic and national origin groups and families with children overlaid by shading that shows labor engagement for the jurisdiction and the region. The map also includes R/ECAP outlines. To answer questions (1)(b)(i)-(iii), examine the indices' values by race/ethnicity, and Maps 10 and 11, by race/ethnicity, national origin, and family status, to identify differences in proximity to jobs and labor market engagement by protected characteristic.

For the questions in (1)(c), refer to Table 12 (Low Transportation Cost Index<sup>2</sup> and the Transit Trips Index) and Maps 12 and 13. The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. Map 12 shows residency patterns of racial/ethnic and national origin groups and families with children overlaid by shading that shows transportation access at the neighborhood level. Separate maps are included for the jurisdiction and the region. These maps also include R/ECAP outlines. Map 13 shows residency patterns of racial/ethnic, national origin, and families with children overlaid by shading that shows low transportation costs at the census tract level. Separate maps are included for the jurisdiction and region. To answer questions (1)(c)(i) and (ii), examine the Low Transportation Cost Index and Transit Trips Index values in Table 12, by race/ethnicity, and Maps 12 and 13, by race/ethnicity, national origin, and family status, to identify differences in access to transportation by protected characteristic. For question (1)(c)(iii), program participants should consider whether transportation-related local programs, policies, and practices affect a person's access to proficient school, jobs, and other areas with opportunities. In answering this question, local knowledge (as defined at 24 C.F.R. § 5.152) will be relevant. Program participants should consider whether transportation systems designed for use of personal vehicles impact the ability of protected class groups' access to transportation due to the lack of vehicle ownership.

For question (1)(d), refer to the Low Poverty Index in Table 12 and Map 14. The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score generally indicates less exposure to poverty at the neighborhood level. Map 14 shows residency patterns of racial/ethnic and national origin groups and families with children overlaid by shading that depicts poverty levels for the jurisdiction and the region. The map also includes R/ECAP outlines. To answer questions (1)(d)(i)-(iii), examine the Low Poverty Index values, by race/ethnicity, and Map 14, by race/ethnicity, national origin, and family status, to identify differences in poverty by protected characteristic. For question (1)(d)(iv), to the extent local policies and practices are discussed, local knowledge (as defined at 24 C.F.R. § 5.152) will be relevant.

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<sup>2</sup> Please note there is no corresponding map for the Low Transportation Cost Index. HUD anticipates a map may be provided in later releases of the Data Tool.



For question (1)(e)(i) and (ii), refer to the Environmental Health Index in Table 12 and Map 15. The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood. Map 15 shows residency patterns of racial/ethnic and national origin groups and families with children overlaid by shading showing the level of exposure to environmental health hazards for the jurisdiction and the region. The map also includes R/ECAP outlines. To answer the questions, examine the Environmental Health Index values, by race/ethnicity, and Map 15, by race/ethnicity, national origin, and family status, to identify differences in exposure to environmental health hazards by protected characteristic. While the Environment Health Index is limited to issues related to air quality, program participants may also discuss other indicators of environmental health, based on local data and local knowledge. Environmental-related policies may include the siting of highways, industrial plants, or waste sites.

For question (1)(f)(i), refer to the answers provided in question (1)(a)-(e).

Understanding the limitations of the HUD-provided data discussed in the introduction to the instructions, using local data and knowledge, complete question (2)(a). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity, national origin, and family status. Include any relevant information about other protected characteristics, but note that the analysis of disability is specifically considered in Section V(D). Program participants may include relevant information relating to persons with disabilities here, but still must address the questions in Section V(D).

For question (2)(b), program participants may include any additional relevant information related to their analysis of disparities in access to opportunity in the jurisdiction and region, including the removal of barriers that prevent people from accessing housing in areas of opportunity, the development of affordable housing in such areas, housing mobility programs, housing preservation and community revitalization efforts, where any such actions are designed to achieve fair housing outcomes such as increasing access to opportunity.

For question (3), consider the non-exhaustive list of factors provided, which are those most commonly associated with disparities in access to opportunity, and identify those factors that significantly create, contribute to, perpetuate, or increase the severity of disparities in access to opportunity. For additional instructions on selecting contributing factors, refer to the introduction of these instructions.

### **Disproportionate Housing Needs**

For question (1)(a), refer to Tables 9 and 10. Table 9 shows the percentage of race/ethnicity groups and families with children experiencing two potential categories of housing need. The first category is households experiencing one of four housing problems: housing cost burden (defined as paying more than 30% of income for monthly housing costs including utilities), overcrowding, lacking a complete kitchen, or lacking plumbing. The second category is households experiencing “one of four severe housing problems” which are: severe housing cost burden (defined as paying more than half of one’s income for monthly housing costs including utilities), overcrowding, and lacking a complete kitchen, or lacking plumbing. Table 10 shows the number of persons by race/ethnicity and family size experiencing severe housing cost burden.

For question (1)(b), refer to Maps 7 and 8. Map 7 shows the residential living patterns for persons by race/ethnicity, overlaid by shading indicating the percentage of households experiencing one or more housing problems. Darker shading indicates a higher prevalence of such problems. The map also

includes R/ECAP outlines. Map 8 shows the same information overlaid on residential living patterns by national origin.

For question (1)(c), refer to Tables 9 and 11. Table 9 shows housing needs experienced by families with 5 or more persons (used to approximate the population of families with children). Table 11 shows the number of households occupying units of various sizes (0-1 bedrooms, 2 bedrooms, 3 or more bedrooms) in four publicly supported housing program categories (public housing, Project-based Section 8, Other HUD Multifamily, and HCV). Table 11 shows the number of households with children currently residing in each of those four program categories.

For question (1)(d), local data and local knowledge may be particularly useful in answering this question.

Understanding the limitations of the HUD-provided data discussed in the introduction to the instruction, using local data and knowledge, complete question (2). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity, national origin, and family status. Include any relevant information about other protected characteristics, but note that the analysis of disability is specifically considered in Section V(D). Program participants may include any relevant information relating to persons with disabilities here, but still must address the questions in Section V(D).

For question (2)(b), program participants may include any additional relevant information related to their analysis of disproportionate housing needs in the jurisdiction and region, including the removal of barriers that prevent people from accessing housing in areas of opportunity, the development of affordable housing in such areas, housing mobility programs, housing preservation and community revitalization efforts, where any such actions are designed to achieve fair housing outcomes such as reducing disproportionate housing needs.

For question (3), consider the non-exhaustive list of factors provided, which are those most commonly associated with disproportionate housing needs, and identify those factors that significantly create, contribute to, perpetuate, or increase the severity of disproportionate housing needs. For additional instructions on selecting contributing factors, refer to the introduction of these instructions.

### **C. Publicly Supported Housing<sup>3</sup> Analysis**

Data on publicly supported housing is grouped into five program categories: public housing; project-based Section 8; Section 8 tenant-based Housing Choice Vouchers (HCV); Other HUD Multifamily housing (including Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities); and Low-Income Housing Tax Credit (LIHTC) housing. Relevant information may also include housing converted through the Rental Assistance Demonstration (RAD), which may be analyzed as part of Housing Choice Vouchers. HUD has included RAD as a separate category for two specific questions in this section for policy reasons. Some tables and maps provided include information on some of the program categories but not others based on availability of the data.

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<sup>3</sup> The term “publicly supported housing” refers to housing assisted, subsidized, or financed with funding through Federal, State, or local agencies or programs as well as housing that is financed or administered by or through any such agencies or programs. HUD is currently providing data on five specific categories of housing: Public Housing; Project-Based Section 8; “Other HUD Multifamily Housing” (including Section 202 – Supportive Housing for the Elderly and Section 811 – Supportive Housing for Persons with Disabilities); Low Income Housing Tax Credit (LIHTC) housing; and Housing Choice Vouchers (HCV). Other publicly supported housing relevant to the analysis includes housing funded through state and local programs, other federal agencies, such as USDA and VA, or other HUD-funded housing not captured in the five categories listed above.

Where a housing development includes more than one category of publicly supported housing, this development is reported in data for each housing category (e.g., project-based Section 8 combined with LIHTC). Note that other publicly supported housing programs, for instance those funded through state and local programs or by other federal agencies, such as USDA's Rural Housing Service and the Veteran's Administration, or other HUD programs that are not covered in the HUD-provided data may be relevant to the analysis.

Data related to public housing may be affected by asset management project (AMP) groupings.<sup>4</sup> For instance, where public housing agencies report data for developments located at different sites as one AMP, the map showing the locations of the categories of publicly supported housing will only display this data at one location. Similarly, the table showing the census tract and occupancy of public housing will only show AMP groupings once, rather than for each site. In certain circumstances AMP groupings may affect the fair housing analysis. For example, AMP groupings will impede siting and occupancy analyses where AMP groupings have combined buildings that are in demographically different neighborhoods. For this reason, local data and local knowledge relating to the siting and occupancy of publicly supported housing may be particularly useful in answering the questions in this section.

For questions (1)(a)(i) and (ii), refer to Tables 6 and 7. Tables 6 and 7 present data by race/ethnicity for persons occupying four categories of publicly supported housing (public housing, project-based Section 8, Other HUD Multifamily, and HCV) in the jurisdiction. The tables also provide race/ethnicity data for the total population in the jurisdiction and for persons meeting the income eligibility requirements for a relevant category of publicly supported housing. Relevant information may also include housing converted through RAD, which may be analyzed as part of Housing Choice Vouchers.

For questions (1)(b)(i) and (ii) refer to Maps 5 and 6, which are race/ethnicity dot density maps with a publicly supported housing overlay, including outlines of R/ECAPS. In Map 5, symbols representing four categories of publicly supported housing indicate the location of a development of that category of housing. Note that some developments may represent multiple buildings or projects that are not necessarily located at the same address the symbol represents. In Map 6, the density of use of Section 8 vouchers is layered over a race/ethnicity dot density map. Darker shading represents a heavier concentration of vouchers. Map 5 does not distinguish between developments that serve families, elderly, or persons with disabilities; however, projects serving these populations are often affected differently by laws, policies and practices, resulting in significantly different siting patterns. Local knowledge may be particularly useful in answering this portion of the question.

For question (1)(b)(iii), use Table 7, which shows the percentage of occupants in four publicly supported housing program categories (public housing, project-based Section 8, Other HUD Multifamily, and HCV) in units located either within R/ECAPS or outside of R/ECAPS. The table also breaks out this information by race/ethnicity, elderly and disability status. To answer the question, compare the percentage of occupants sharing a protected characteristic living in units located in R/ECAPS to the percentage of occupants sharing the same protected characteristic living in units outside of R/ECAPS. Relevant information may also include housing converted through RAD, which may be analyzed as part of Housing Choice Vouchers.

For question (1)(b)(iv)(A), refer to both the HUD-provided data and local data and local knowledge. Table 8 shows the racial/ethnic composition and percentage of households with children occupying public

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<sup>4</sup> The Operating Fund Program final rule, published on September 19, 2005, required PHAs to convert to asset management. In practice, this allowed PHAs to group buildings under asset management. All of the AMP groupings are reported as one unit and tied together through the assignment of the same project number.

housing. Local data and local knowledge may be informative for both properties converted under RAD and for LIHTC developments.

Compare the demographic occupancy data of developments to other developments of the same category. In analyzing Table 8, be aware that the demographic occupancy information is affected by the size of the development – smaller developments may appear to have greater variance, but note that in small developments, a difference of a few units may alter the overall percentage of the occupancy demographic composition.

For question (1)(b)(iv)(B), Table 8 is provided for program participants' use, however local data and local knowledge, including information obtained through the community participation process, may be particularly useful in answering this portion of the question.

For question (1)(b)(v), refer to Table 8 and Map 5. Table 8 includes development-level demographic characteristics of residents of three program categories (public housing, project-based Section 8, and Other HUD Multifamily). Map 5 shows the location of individual developments for four program categories (public housing, project-based Section 8, Other HUD Multifamily, and LIHTC). Note that census tract boundaries may not align with “neighborhoods” or “areas” as commonly understood at the local level, and local knowledge may be useful to assist in the comparison.

Please note that HUD will add functionality to the Data and Mapping Tool to further sort and export census tract and occupancy demographic data from Map 5 to generate a table for the categories of publicly supported housing (i.e., public housing, project-based Section 8, Other HUD Multifamily Assisted developments (e.g., Sections 202 and 811), and LIHTC, provided that it will exclude occupancy demographic data for LIHTC developments, which should be analyzed using local data and local knowledge). Until such time, HUD provides program participants and the public with this data in an alternate tabular format in three ways: (1) directly to program participants, (2) through a link on the HUD Exchange AFFH webpage, and (3) as a hyperlink for download in Map 5 of the Data and Mapping Tool.

Compare the demographic occupancy data of developments to the areas in which they are located.

For question (1)(c)(i), refer to the opportunity indicators analyzed in Section D, and Maps 5 and 6, which are race/ethnicity dot density maps showing the locations of publicly supported housing developments (Map 5) and rates of Section 8 voucher utilization (Map 6) with R/ECAP outlines. Compare the locations of publicly supported housing to Maps 9 through 15, which depict the opportunity indicators. Note that while the location of housing may be relevant to analysis, it is not the only factor in analyzing disparities in access to opportunity. “Access” in this context encompasses consideration of infrastructure or policies related to where a person lives that impact an individual’s ability to benefit from an opportunity, such as available transportation to a job, school enrollment policies, program eligibility criteria, or local labor laws. As noted above, Map 5 does not distinguish between developments that serve families, elderly, or persons with disabilities; however, projects serving these populations often reveal distinct patterns. Local knowledge may be particularly useful in answering this portion of the question.

For question 2(a), understanding the limitations of the HUD-provided data discussed in the introduction to the instructions, using local data and knowledge, complete question (2). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity, national origin, family status, and limited data on disability. Include any relevant information about other protected characteristics – but note that the analysis of disability is also specifically considered in Section V(D). Program participants may include an analysis of disability here, but still must include such analysis in Section V(D).

For question (2)(b), program participants may include any additional relevant information related to their analysis of publicly supported housing in the jurisdiction and region, including the removal of barriers that prevent people from accessing housing in areas of opportunity, the development of affordable housing in such areas, housing mobility programs, housing preservation and community revitalization efforts, where any such actions are designed to achieve fair housing outcomes such as reducing disproportionate housing needs, transforming R/ECAPs by addressing the combined effects of segregation coupled with poverty, increasing integration, and increasing access to opportunity, such as high-performing schools, transportation, and jobs.

For question (3), consider the non-exhaustive list of factors provided, which are those most commonly associated with publicly supported housing, and identify those factors that significantly create, contribute to, perpetuate, or increase the severity of the fair housing issues of segregation, R/ECAPs, access to opportunity and disproportionate housing needs in relation to publicly supported housing. For additional instructions on selecting contributing factors, refer to the introduction of these instructions.

#### **D. Disability and Access Analysis**

There are limited sources of nationally uniform data on the extent to which individuals with disabilities are able to access housing and other community assets. Local data and local knowledge may be particularly useful in completing this section, including, but not limited to, information provided by the public, outside organizations and other government agencies in the community participation process.

For question (1)(a), refer to Map 16 and Table 13. Map 16 depicts a dot density distribution by disability type (hearing, vision, cognition, ambulatory, self-care, independent living) for the jurisdiction and the region. The map also includes R/ECAP outlines. Table 13 provides data on the percentage of the population with types of disabilities in the jurisdiction and the region.

For question (1)(b), refer to Maps 16 and 17 and Table 15. Map 17 depicts a dot density distribution of persons with disabilities by age (5-17, 18-64, and 65+) for the jurisdiction and the region. Table 14 provides data on the percentage of the population with disabilities by age for the jurisdiction and the region.

For questions (2)(a) HUD is unable to provide data at this time, as there is limited nationally available disability-related data at this time, including data relating to accessible housing; however, to assist with answering these questions, program participants may refer to the maps provided by HUD to identify R/ECAPs or other segregated areas identified in previous sections.

For questions (2)(b) HUD is unable to provide data at this time. Single-family housing is generally not accessible to persons with disabilities unless state or local law requires it to be accessible or the housing is part of a HUD-funded program or other program providing for accessibility features. The Fair Housing Act requires that most multifamily properties built after 1991 meet federal accessibility standards. As a result, multifamily housing built after this date, if built in compliance with federal law would meet this minimum level of accessibility, while buildings built before this date generally would not be accessible. The age of housing stock can be a useful measure in answering this question. In addition, affordable housing subject to Section 504 of the Rehabilitation Act must include a percentage of units accessible for individuals with mobility impairments and units accessible for individuals with hearing or vision impairments. Map 5, which shows the location of four types of publicly supported housing, may also be useful in answering this question.

For question (2)(c), refer to Table 15. Table 15 provides data on the number and percentage of persons with disabilities residing in four categories of publicly supported housing in both the jurisdiction and the



region. In answering the question, consider policies and practices that impact individuals' ability to access the housing, including such things as wait list procedures, admissions or occupancy policies (e.g., income targeting for new admissions), residency preferences, availability of different accessibility features, and website accessibility.

Local data and knowledge will likely be particularly useful in answering questions (3)(a) and (b). Sources of location data and local knowledge may include, among others, individuals with disabilities, federally-funded independent living centers, state protection and advocacy organizations, advocacy organizations representing the spectrum of disabilities, state developmental disability councils and agencies, and state mental health/behavioral health agencies. Topics for consideration may include the length of wait lists for accessible units in publicly supported housing, availability of accessible units in non-publicly supported housing available to HCV participants, whether public funding (e.g. CDBG funds) or tax credits are available for reasonable modifications in rental units and/or for homeowners, whether accessible units are occupied by households requiring accessibility features, and whether publicly supported housing is in compliance with accessibility requirements.

The Fair Housing Act, Section 504, and the ADA contain mandates related to integrated settings for persons with disabilities. Integrated settings are those that enable individuals with disabilities to live and interact with individuals without disabilities to the greatest extent possible and receive the healthcare and supportive services from the provider of their choice. To answer questions (3)(a) and (b), refer to HUD's "Statement of the Department of Housing and Urban Development on the Role of Housing in Accomplishing the Goals of *Olmstead*."<sup>5</sup>

Local data and local knowledge will likely be particularly useful in answering questions. To ensure meaningful analysis of these questions, program participants may need to obtain information from state disability service authorities, which may include, for example, the developmental disabilities authority, mental health authority, social or human services department, and the state Medicaid agency, each of which is likely to have ready access to reliable information concerning the location and frequency of individuals with disabilities. A state's *Olmstead* Plan may contain useful information in answering these questions.

For questions (4)(a)-(c), HUD is unable to provide data, as there is limited nationally available disability-related data. Local data and local knowledge will likely be particularly useful in answering questions.

For question (5)(a), program participants may refer to Tables 9, 10, and 11 and Maps 7 and 8 for data relating to disproportionate housing needs. However, this data is not specific to individuals with disabilities, as such local data and local knowledge may be particularly useful in answering this question.

Understanding the limitations of the HUD-provided data discussed above, complete question (6)(a). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on certain types of disabilities and for the ages of persons with disabilities. Include any relevant information about other protected characteristics.

For question (6)(b), program participants may include any additional relevant information related to their analysis of disability and access in the jurisdiction and region, including the removal of barriers that prevent people from accessing housing in areas of opportunity, the development of affordable housing in such areas, housing mobility programs, housing preservation, and community revitalization efforts, where

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<sup>5</sup> HUD's *Olmstead* Statement can be found at:  
<http://portal.hud.gov/hudportal/documents/huddoc?id=OlmsteadGuidnc060413.pdf>.

any such actions are designed to achieve fair housing outcomes such as reducing disproportionate housing needs, transforming R/ECAPs by addressing the combined effects of segregation coupled with poverty, increasing integration, and increasing access to opportunity, such as high-performing schools, transportation, and jobs.

For question (7), consider the list of factors provided, which are those most commonly associated with disability and access, and identify those factors that significantly create, contribute to, perpetuate, or increase the severity of the fair housing issues of segregation, R/ECAPs, access to opportunity and disproportionate housing needs in relation to disability and access. For additional instructions on selecting contributing factors, refer to the introduction of these instructions.

### **E. Fair Housing Enforcement, Outreach Capacity, and Resources Analysis**

Complete question (1). A summary of cases would typically include the parties, claims, and current status.

Complete question (2).

For question (3), list the agencies and organizations that provide fair housing information in the jurisdiction and region. Include a description of their capacity and resources available to them.

For questions (4)(a) and (b), program participants may include any additional relevant information related to their analysis of fair housing enforcement, outreach capacity, and resources in the jurisdiction and region, including the removal of barriers that prevent people from accessing housing in areas of opportunity, where any such actions are designed to achieve fair housing outcomes such as reducing disproportionate housing needs, transforming R/ECAPs by addressing the combined effects of segregation coupled with poverty, increasing integration, and increasing access to opportunity, such as high-performing schools, transportation, and jobs.

For question (5), consider the list of factors provided, which are those most commonly associated with fair housing enforcement, outreach capacity, and resources, and identify those factors that significantly create, contribute to, perpetuate, or increase the severity of the fair housing issues of segregation, R/ECAPs, access to opportunity and disproportionate housing needs in relation to fair housing enforcement, outreach capacity, and resources. For additional instructions on selecting contributing factors, refer to the introduction of these instructions.

### **Part VI: Fair Housing Goals and Priorities**

To answer question (1), use the contributing factors selected in prior sections and prioritize them. In prioritizing contributing factors, program participants shall give the highest priority to those factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance. Provide a justification for the prioritization of the factors. Also describe the prioritization method used. For example, if using a 1 through 5 ranking system, identify whether 1 or 5 reflects the highest priority.

Note that contributing factors may be outside the ability of program participants to directly control or influence. In such cases, those factors must be included in the prioritization. There still may be policy options or goals that program participants should identify, while recognizing the limitations involved.

For question (2), set one or more goals to address each fair housing issue with significant contributing factors. For each goal, program participants must identify one or more contributing factors that the goal

is designed to address, describe how the goal relates to overcoming the identified contributing factor(s) and related fair housing issue, and identify metrics and milestones for determining what fair housing results will be achieved. For instance, where segregation in a development or geographic area is determined to be a fair housing issue, with at least one significant contributing factor, HUD would expect the AFH to include one or more goals to reduce the segregation.

In answering question (2), use the table provided. Provide at least one goal addressing each fair housing issue. In the “Goals” column, state the goal that is being set. In the “Contributing Factors” column, identify the contributing factors the goal is designed to overcome. In the “Fair Housing Issues” column, identify the related fair housing issues the goal is designed to address. In the “Metrics and Milestones” column, identify the metrics and milestones program participants will use for determining what fair housing results will be achieved and a timeframe for achievement. Finally, in the “Discussion” row, provide an explanation of how the goal being set is going to address the contributing factors and related fair housing issues. For program participants submitting jointly, denote which program participant is responsible for each particular goal. If program participants are setting joint goals, explain the responsibilities of each program participant with respect to the joint goal. Please note that the number of goals is not limited by the table provided. Program participants are encouraged to set more goals than the table allows for currently.<sup>6</sup>

While the statutory duty to affirmatively further fair housing requires program participants to affirmatively further fair housing, the final rule does not mandate specific outcomes for the planning process. Instead, recognizing the importance of local decision-making, the analysis conducted in the AFH is meant to help guide public sector housing and community development planning and investment decisions in being better informed about fair housing concerns and consequently help program participants to be better positioned to fulfill their obligation to affirmatively further fair housing.

Program participants should note that the strategies and actions, and the specifics of funding decisions, subject to the consolidated plan, PHA plan, or other applicable planning process are not required to be in the AFH. However, the goals set by program participants will factor into these planning processes. These goals will form the basis for strategies and actions in the subsequent planning documents. As stated in the regulatory text at 24 C.F.R. § 5.150, “a program participant’s strategies and actions must affirmatively further fair housing and may include various activities, such as developing affordable housing, and removing barriers to the development of such housing, in areas of high opportunity; strategically enhancing access to opportunity, including through targeted investment in neighborhood revitalization or stabilization; through preservation or rehabilitation of existing affordable housing; promoting greater housing choice within or outside areas of concentrated poverty and access to areas of high opportunity; and improving community assets such as quality schools, employment, and transportation.” Goals addressing fair housing choice may include, for example, enhanced mobility options that afford access to areas of high opportunity.

### **Certification and Submission**

Please note, for a joint or regional AFH, each collaborating program participant must authorize a representative to sign the certification on the program participant's behalf. In a joint or regional AFH, when responding to each question, collaborating program participants may provide joint analyses and individual analyses. The authorized representative of each program participant certifies only to information the program participant provides individually or jointly in response to each question in the

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<sup>6</sup> HUD anticipates that the online user interface that is currently under development will allow for program participants to set as many goals as a program participant wishes.

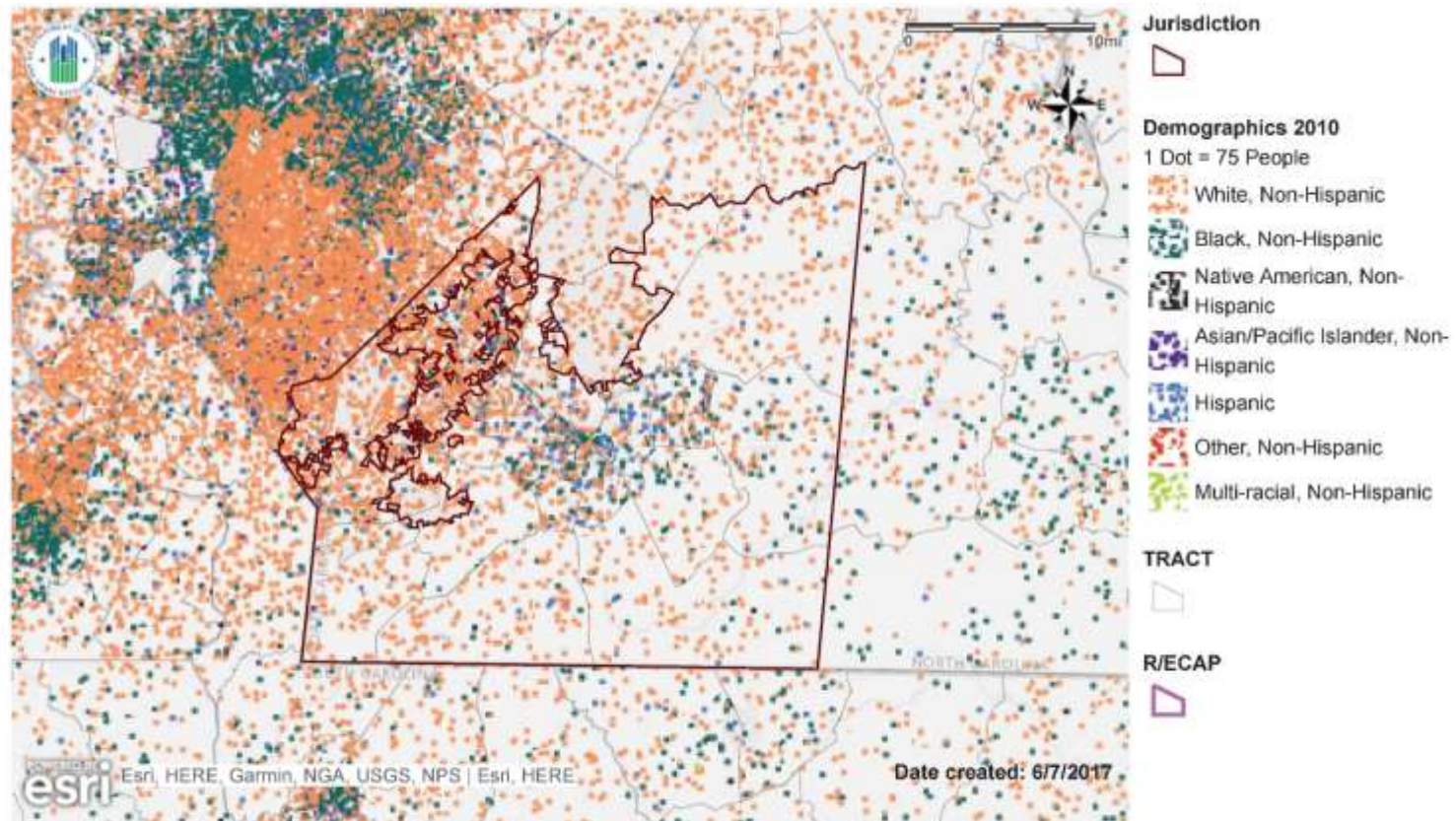
assessment. The authorized representative does not certify for information applicable only to other collaborating program participants' analyses, if any.

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## **Appendix B – HUD-Provided Maps**



**Map 1 Race/Ethnicity** – Current (2010) race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs



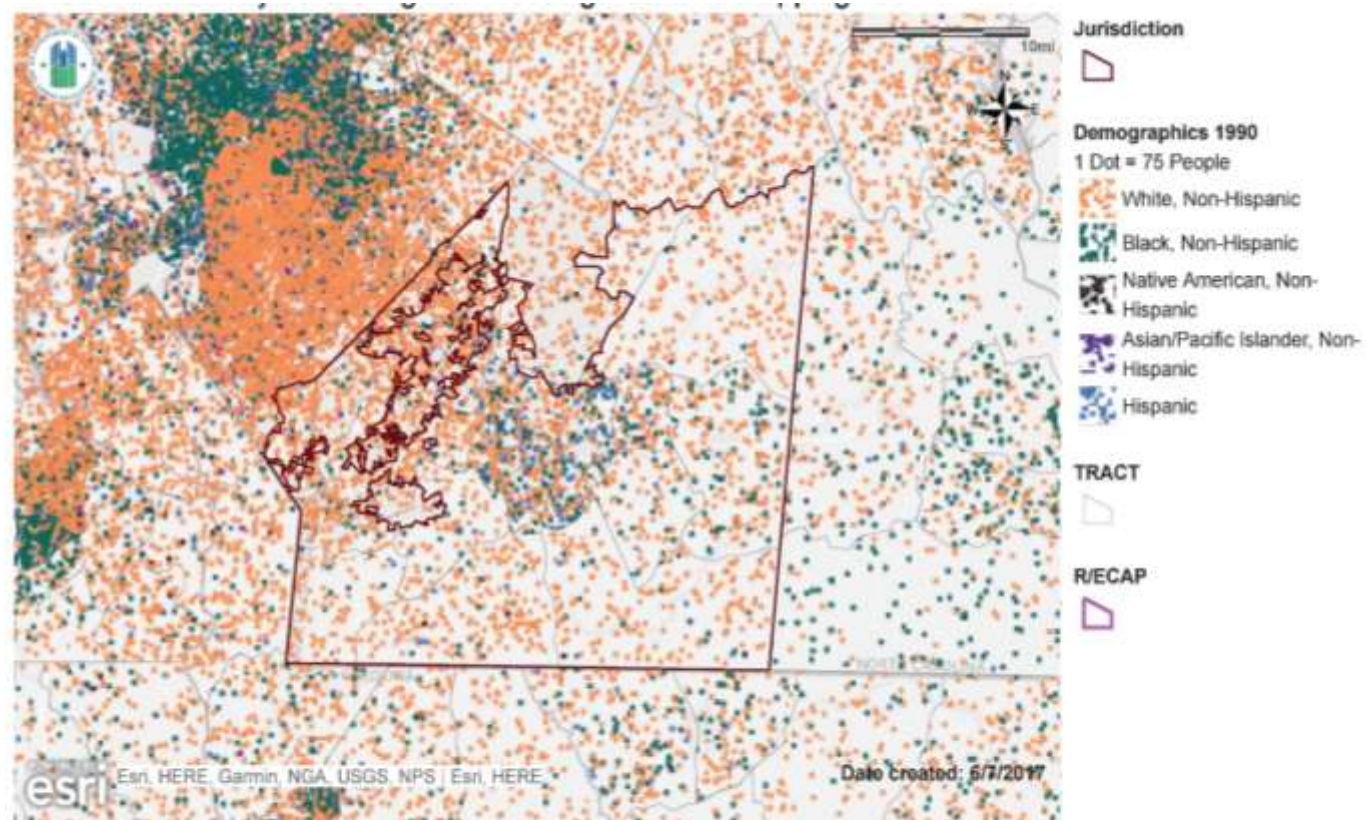
**Name:** Map 1 - Race/Ethnicity

**Description:** Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Union County (CDBG)

**Region:** Charlotte-Concord-Gastonia, NC-SC

**Map 2 Race/Ethnicity Trends** – Past (1990 and 2000) race/ethnicity dot density maps for Jurisdiction and Region with R/ECAPs



**Name:** Map 2 - Race/Ethnicity Trends

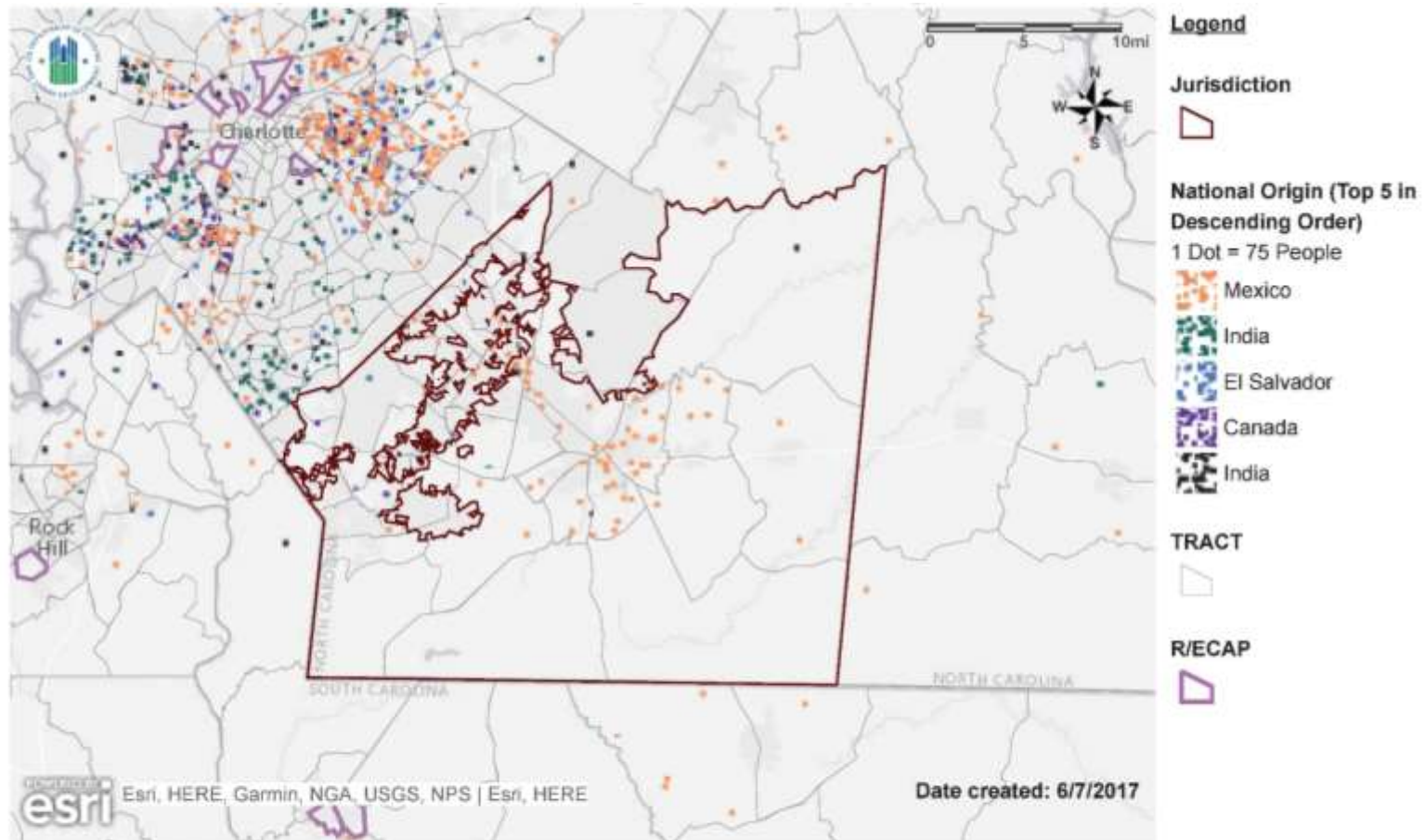
**Description:** Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Union County (CDBG)

**Region:** Charlotte-Concord-Gastonia, NC-SC



**Map 3 National Origin** – Current 5 most populous national origin groups dot density map for Jurisdiction and Region with R/ECAPs



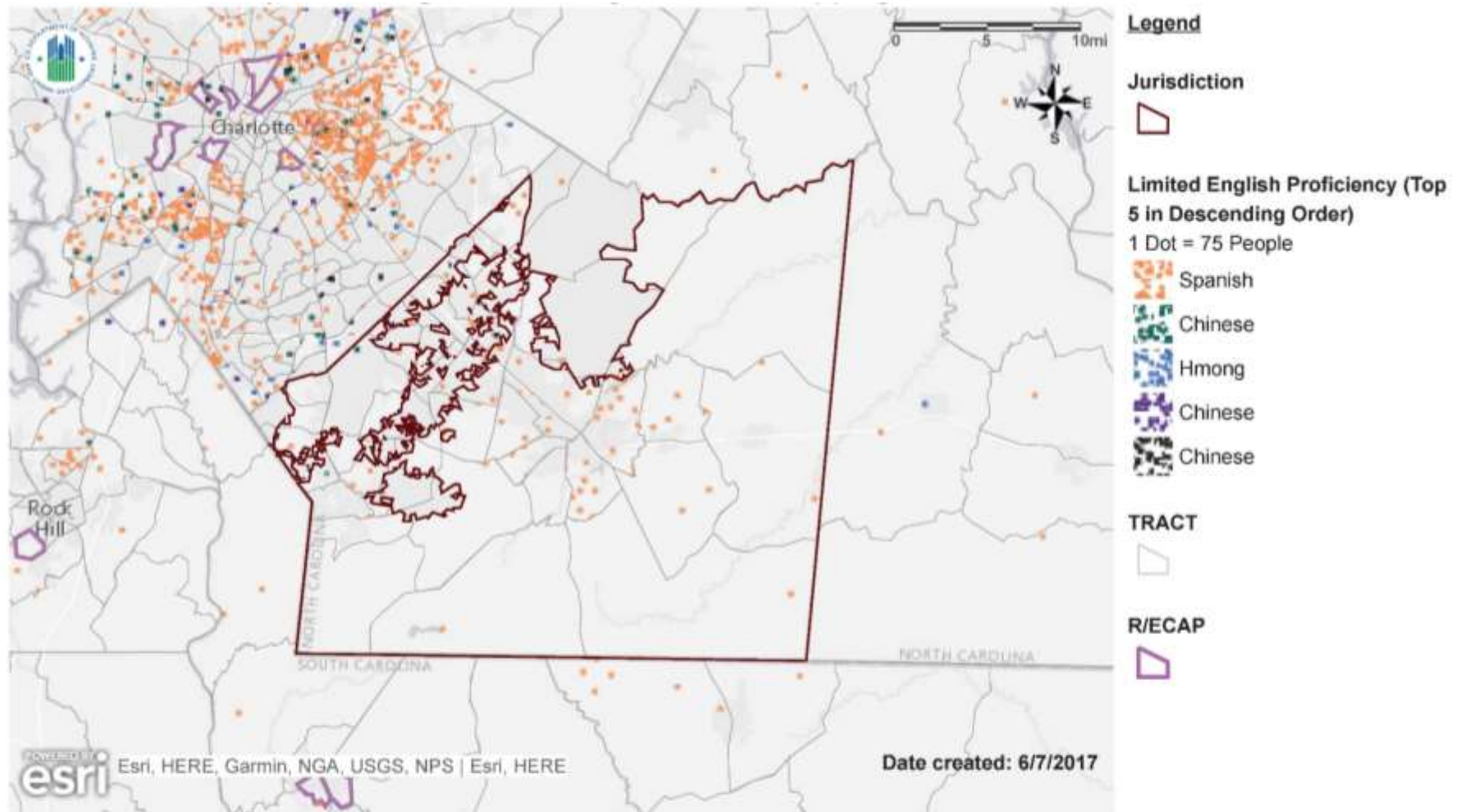
**Name:** Map 3 - National Origin

**Description:** Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Union County (CDBG)

**Region:** Charlotte-Concord-Gastonia, NC-SC

**Map 4 LEP** – LEP persons by 5 most populous languages dot density map for Jurisdiction and Region with R/ECAPs



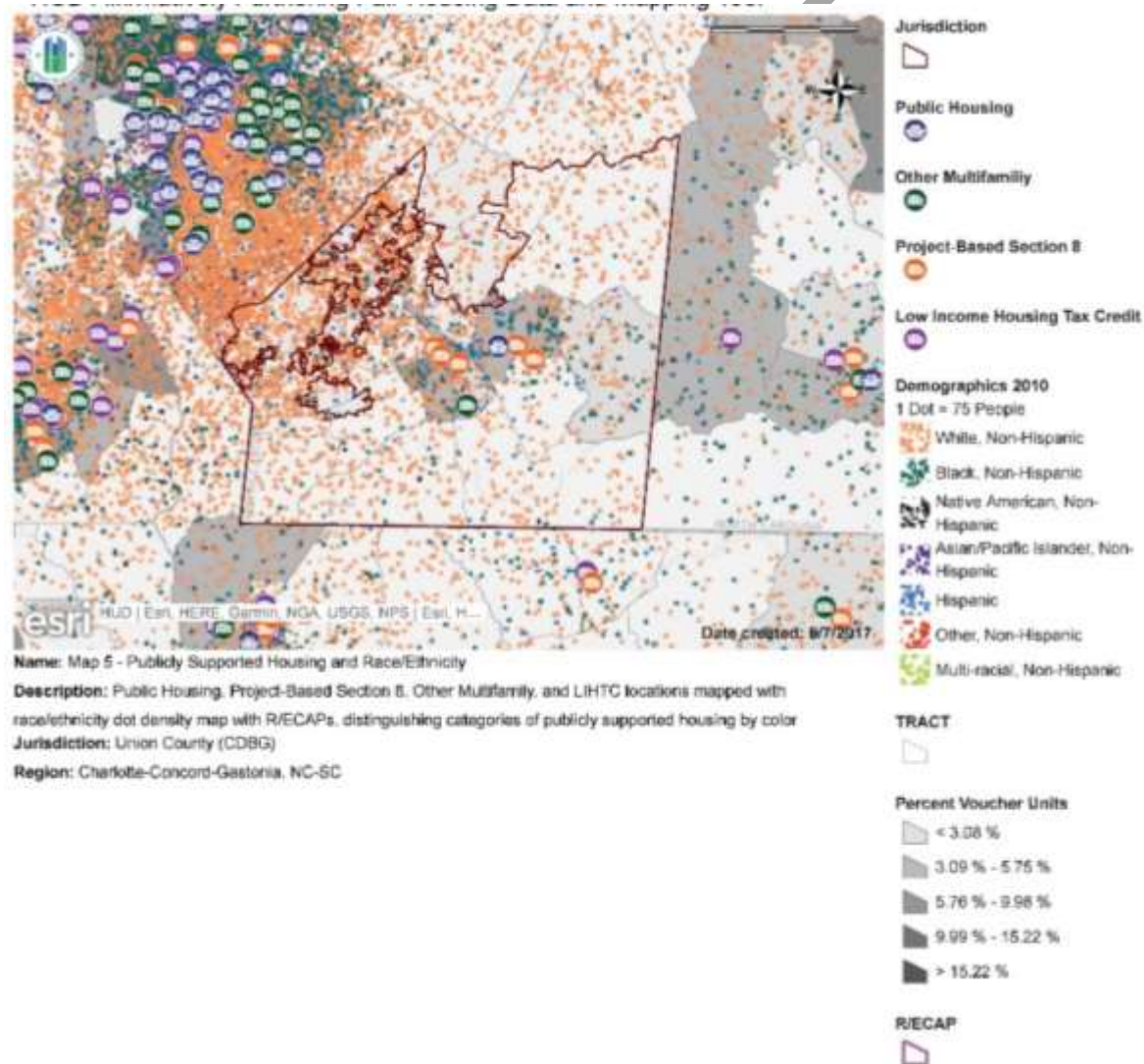
**Name:** Map 4 - LEP

**Description:** LEP persons (5 most commonly used languages) for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Union County (CDBG)

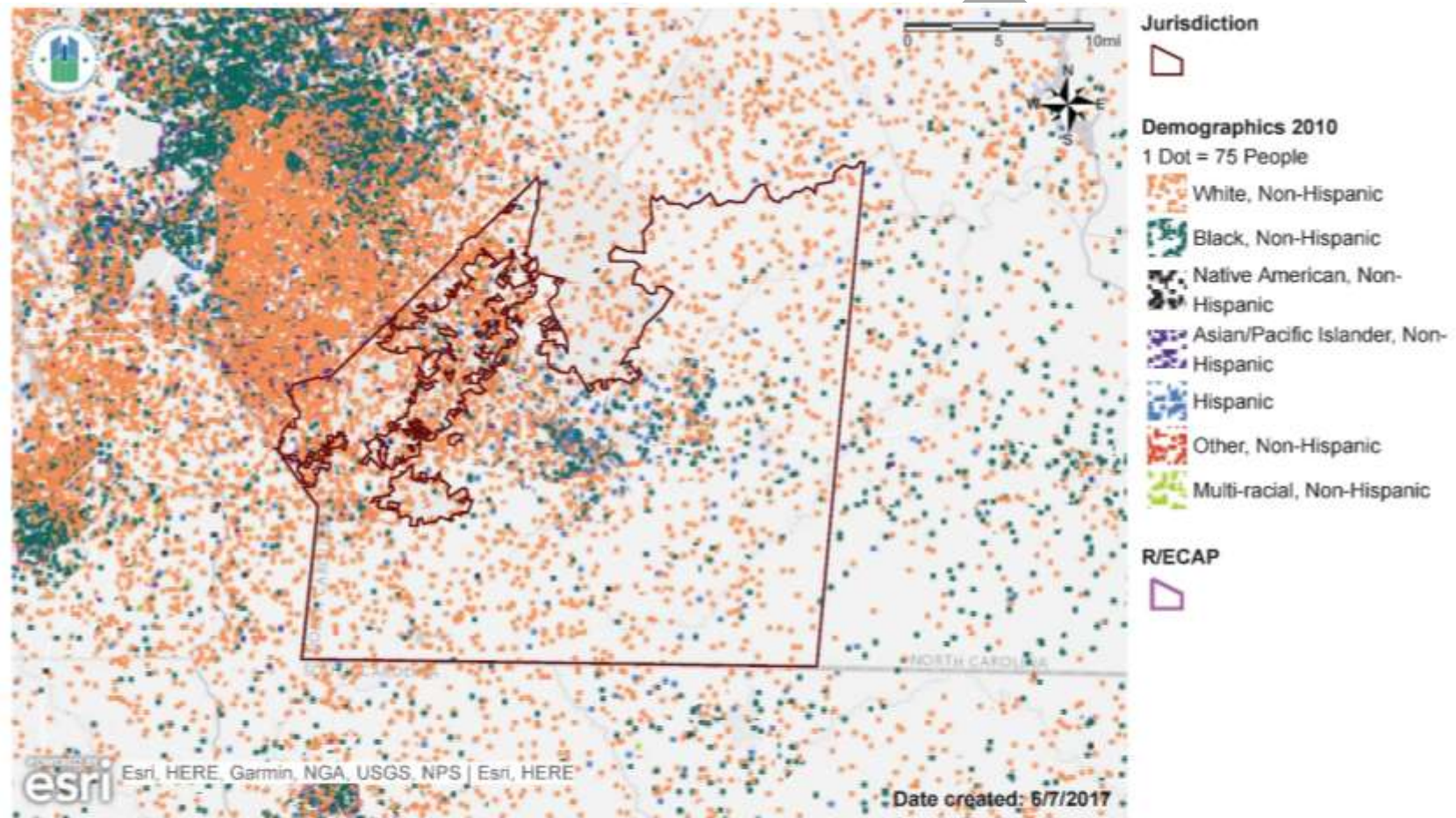
**Region:** Charlotte-Concord-Gastonia, NC-SC

**Map 5 Publicly Supported Housing and Race/Ethnicity** – Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color, for the Jurisdiction and Region





**Map 6 Housing Burden and Race/Ethnicity** – Households experiencing one or more housing burdens in Jurisdiction and Region with race/ethnicity dot density map and R/ECAPs



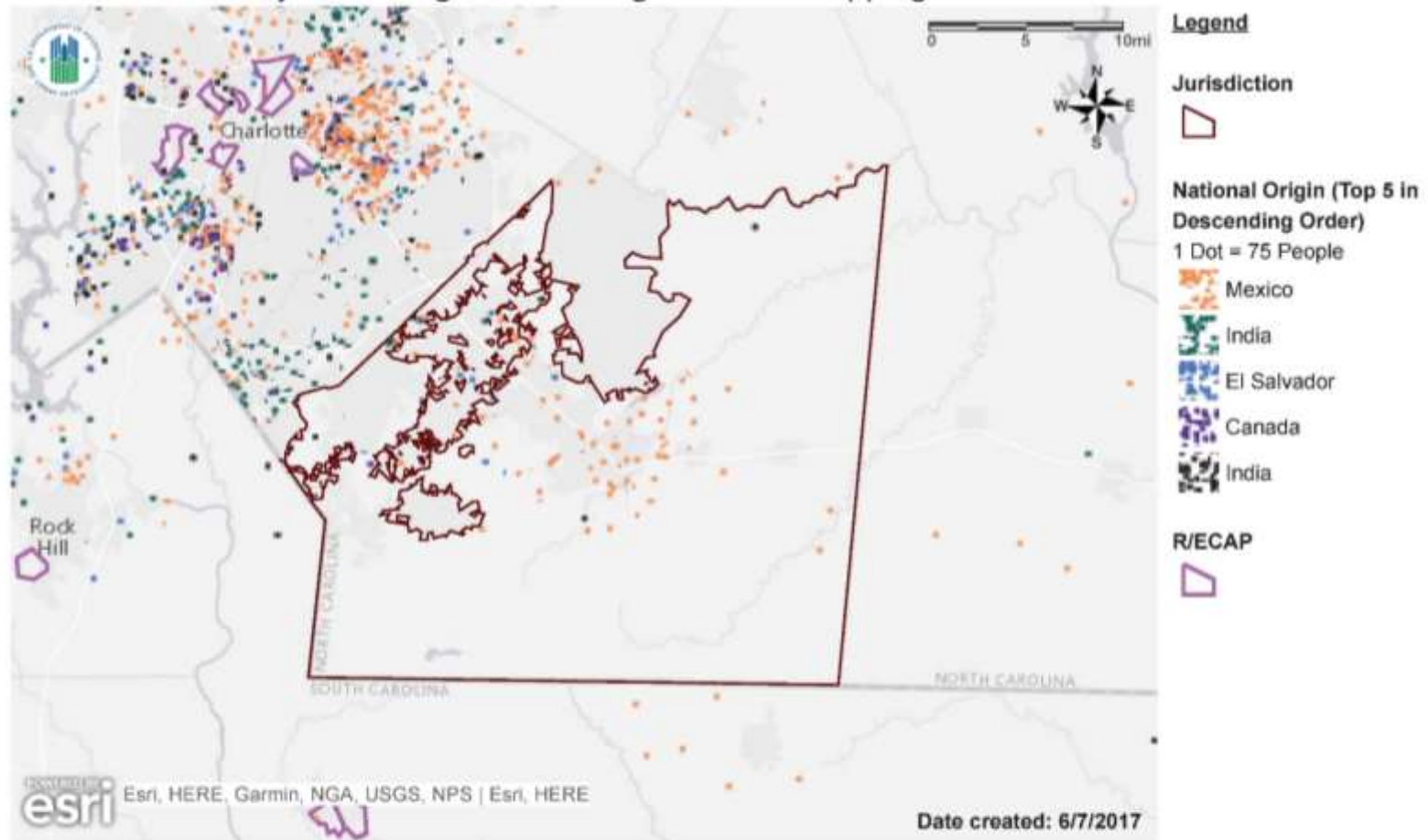
**Name:** Map 6 - Housing Problems

**Description:** Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density

**Jurisdiction:** Union County (CDBG)

**Region:** Charlotte-Concord-Gastonia, NC-SC

**Map 7 Housing Burden and National Origin** – Households experiencing one or more housing burdens in Jurisdiction and Region with national origin dot density map and R/ECAPs



**Name:** Map 6 - Housing Problems

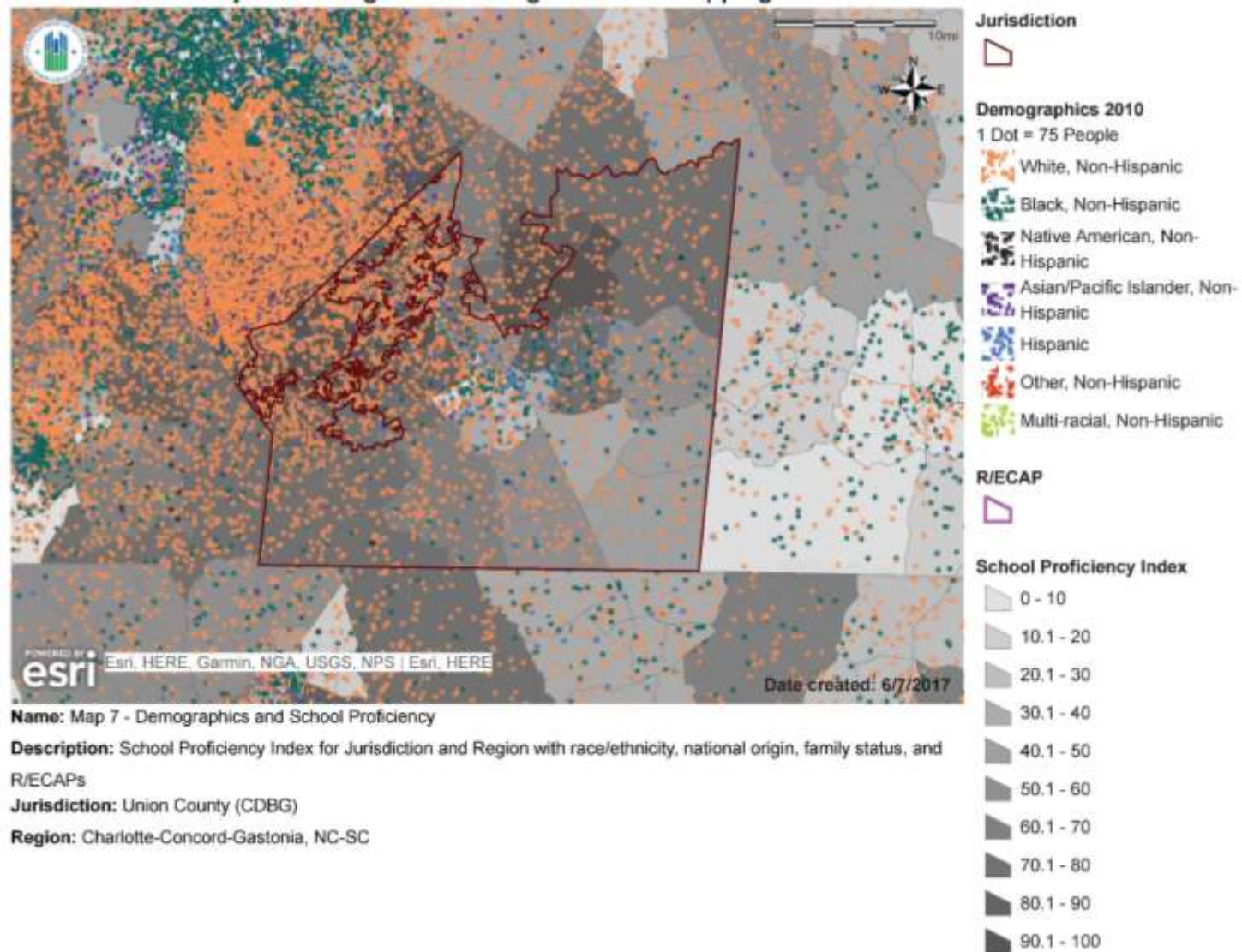
**Description:** Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and national origin dot density

**Jurisdiction:** Union County (CDBG)

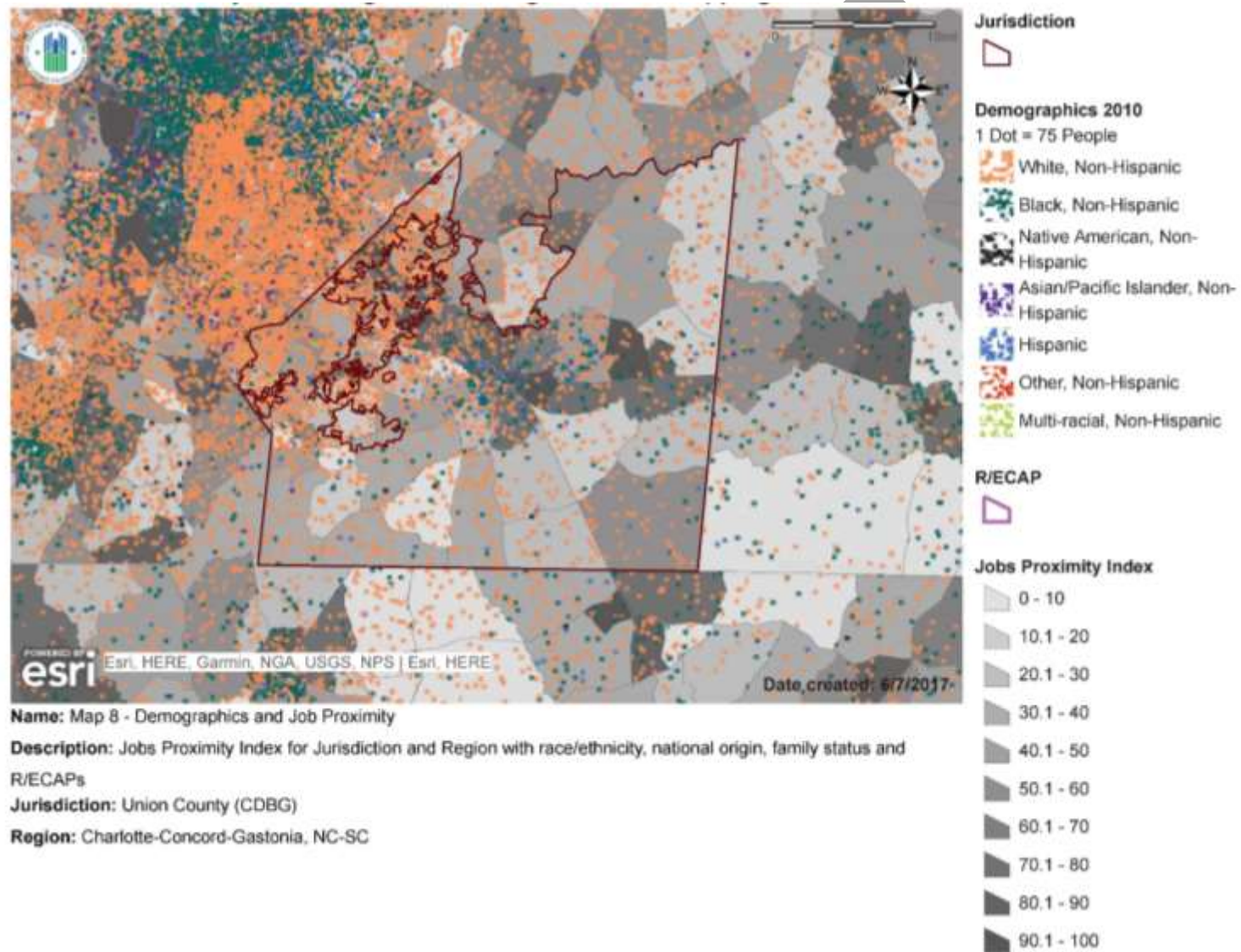
**Region:** Charlotte-Concord-Gastonia, NC-SC



**Map 8 Demographics and School Proficiency** – School proficiency thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs

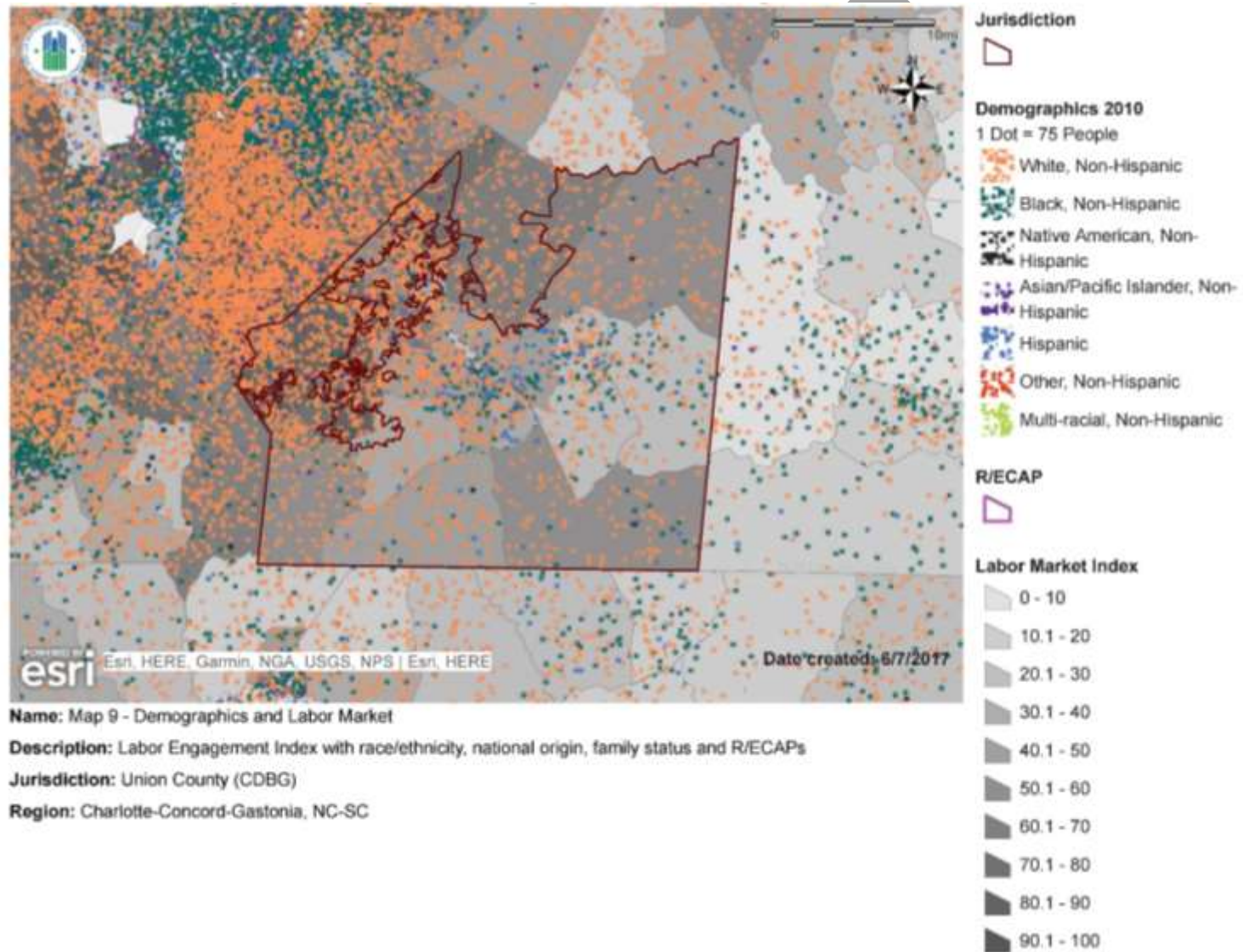


**Map 9 Demographics and Job Proximity** – Job proximity thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs



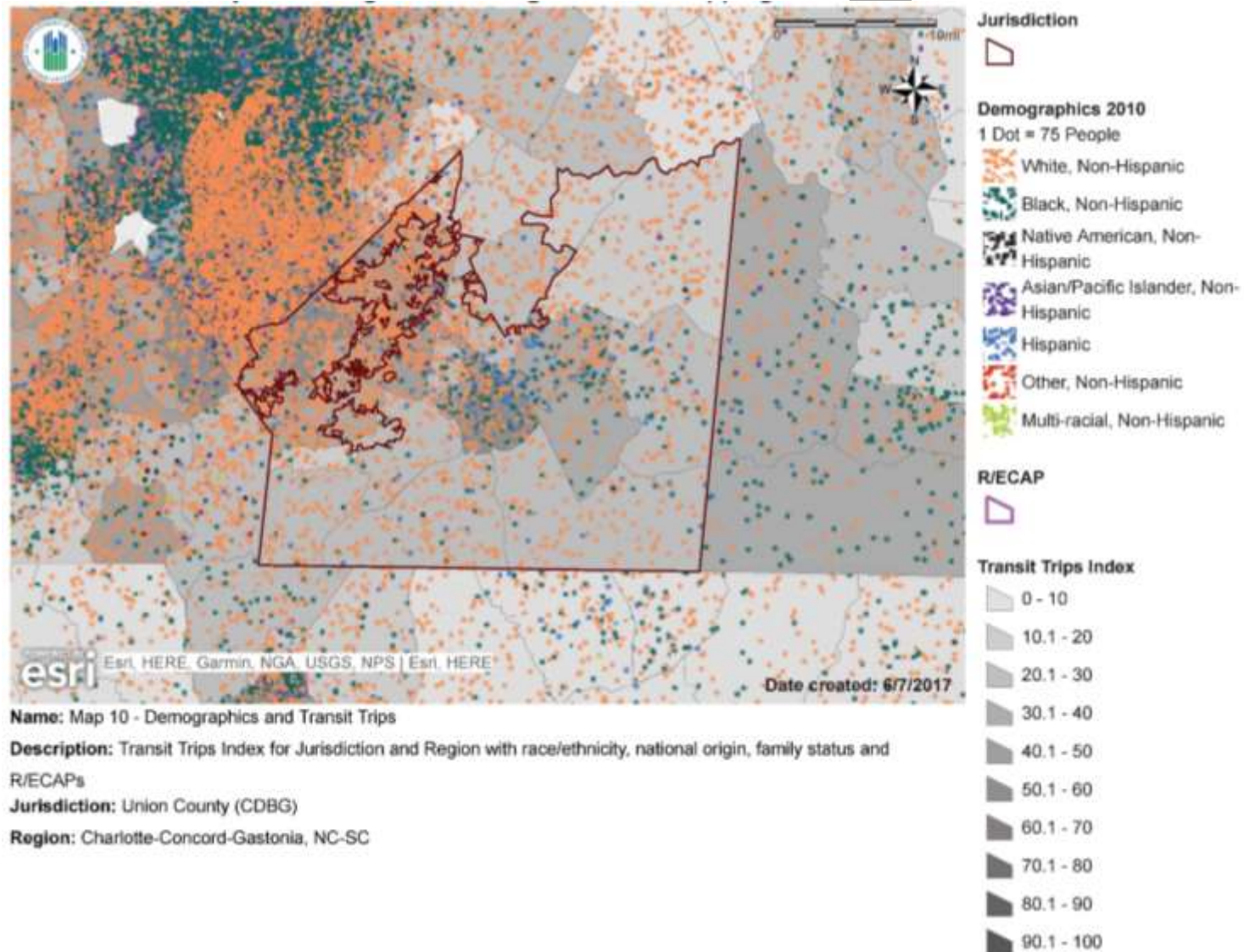


**Map 10 Demographics and Labor Market Engagement** – Labor engagement thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs

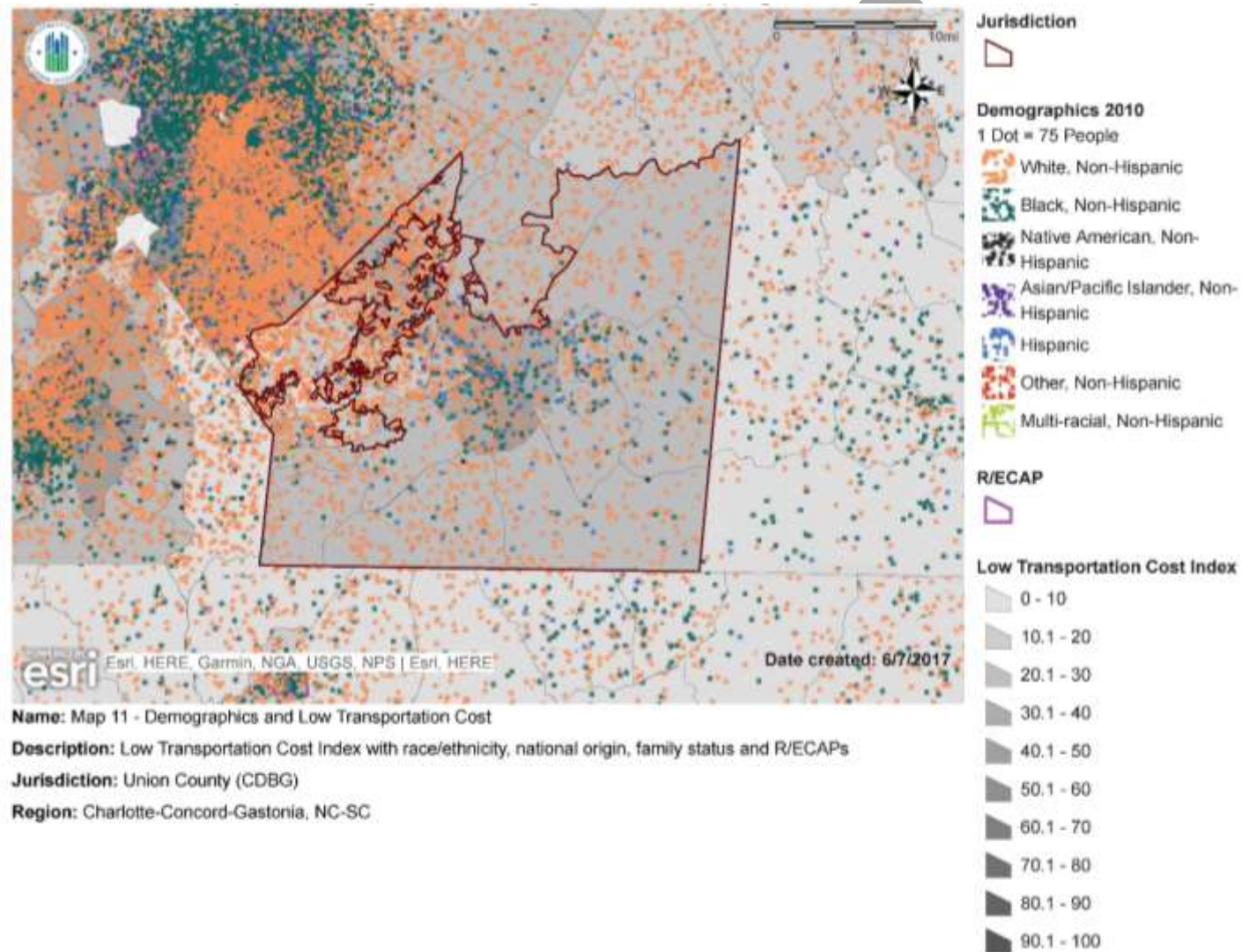




**Map 11 Demographics and Transit Trips** – Transit proximity thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs

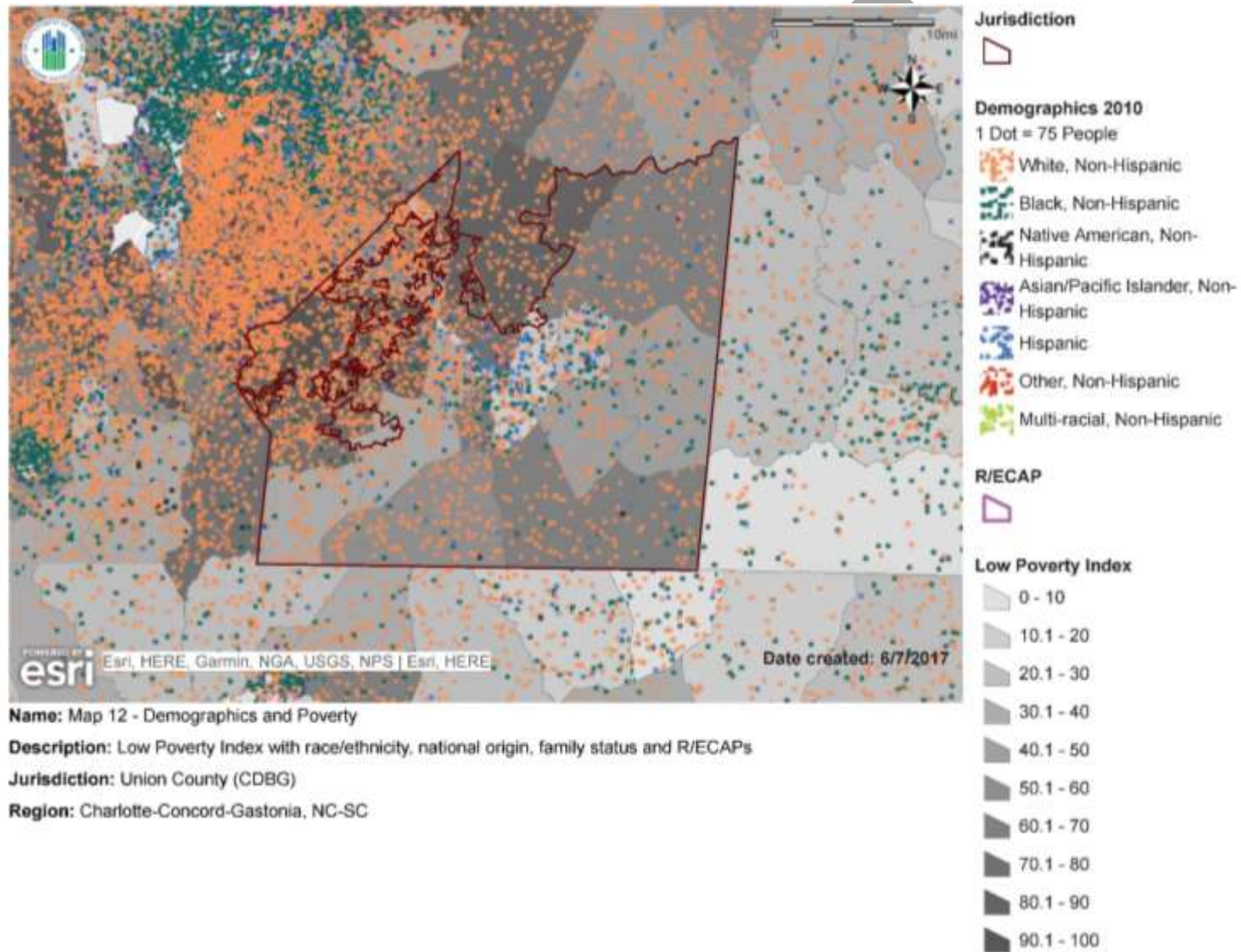


**Map 12 Demographics and Low Transportation Costs** – Low transportation cost thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs

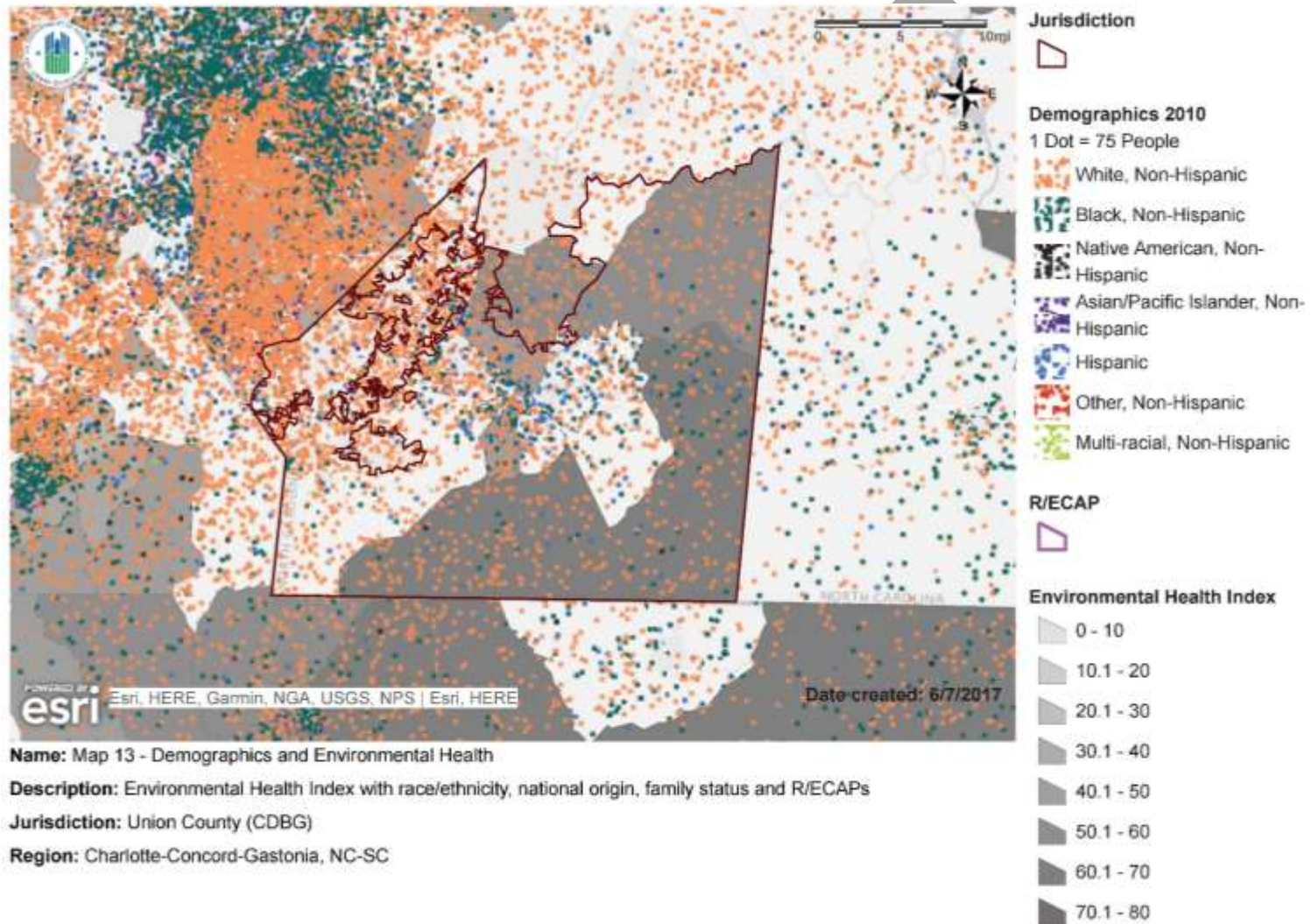




**Map 13 Demographics and Poverty** – Low poverty thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs

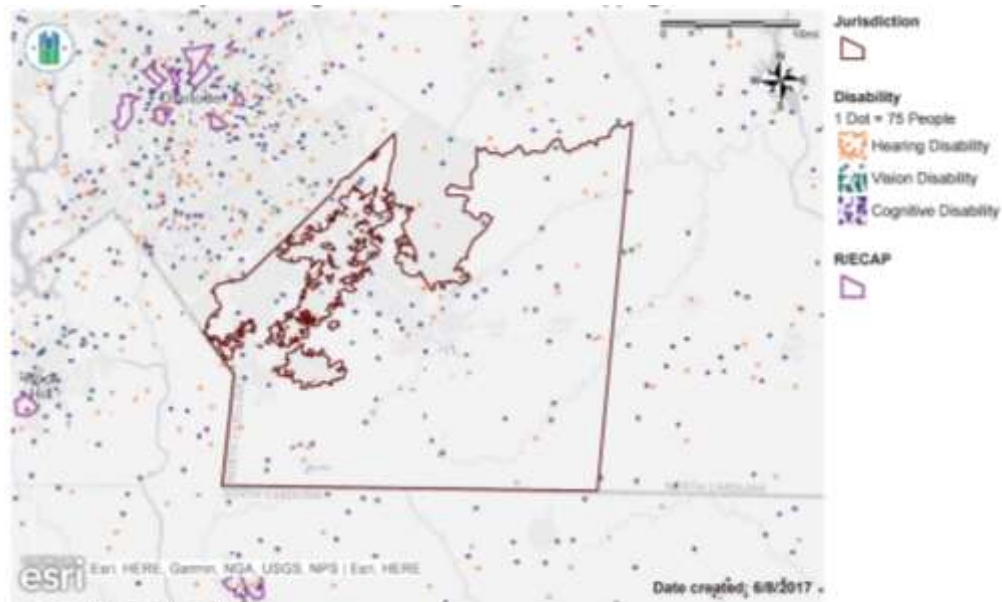


**Map 14 Demographics and Environmental Health** – Environmental health thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps with R/ECAPs





**Map 15 Disability by Type** – Population of persons with disabilities dot density map by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

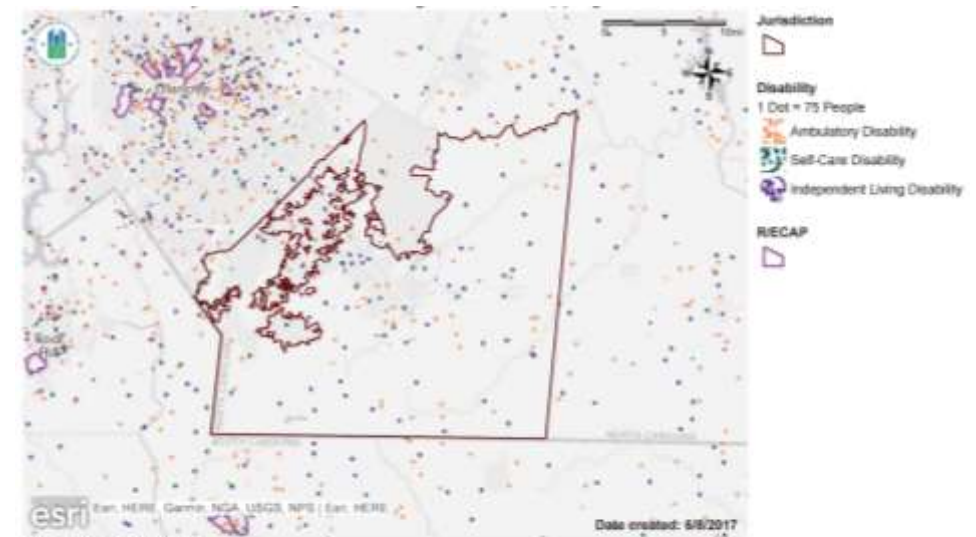


**Name:** Map 14 - Disability by Type

**Description:** Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

**Jurisdiction:** Union County (CDBG)

**Region:** Charlotte-Concord-Gastonia, NC-SC



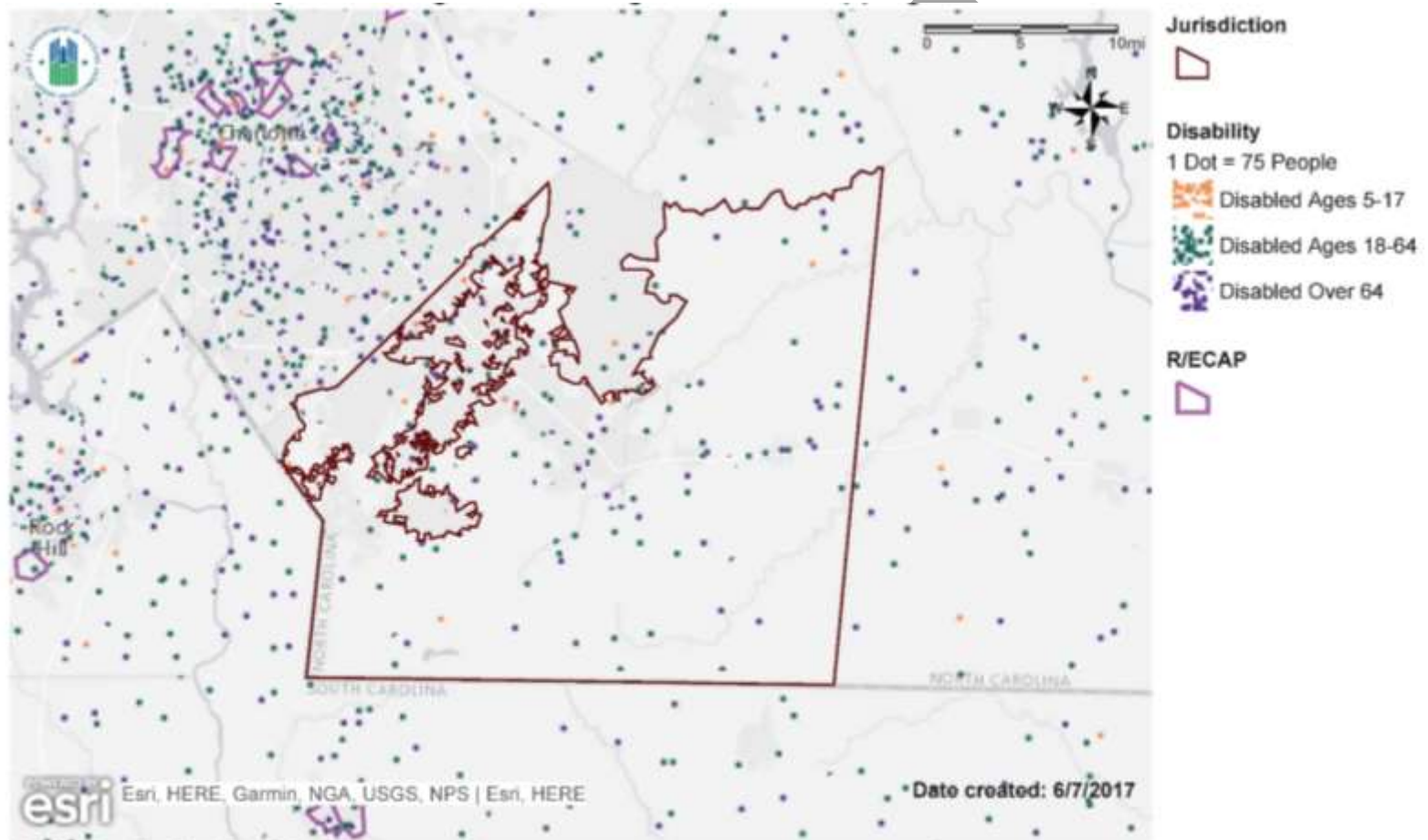
**Name:** Map 14 - Disability by Type

**Description:** Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

**Jurisdiction:** Union County (CDBG)

**Region:** Charlotte-Concord-Gastonia, NC-SC

**Map 16 Disability by Age Group** – All persons with disabilities by age range (5-17; 18-64; and 65+) dot density map with R/ECAPs for Jurisdiction and Region



**Name:** Map 15 - Disability by Age Group

**Description:** All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

**Jurisdiction:** Union County (CDBG)

**Region:** Charlotte-Concord-Gastonia, NC-SC



## **Appendix C – HUD-Provided Tables**

## **Appendix D– Descriptions of Potential Contributing Factors**

### **Access to financial services**

The term “financial services” refers here to economic services provided by a range of quality organizations that manage money, including credit unions, banks, credit card companies, and insurance companies. These services would also include access to credit financing for mortgages, home equity, and home repair loans. Access to these services includes physical access - often dictated by the location of banks or other physical infrastructure - as well as the ability to obtain credit, insurance or other key financial services. Access may also include equitable treatment in receiving financial services, including equal provision of information and equal access to mortgage modifications. For purposes of this contributing factor, financial services do not include predatory lending including predatory foreclosure practices, storefront check cashing, payday loan services, and similar services. Gaps in banking services can make residents vulnerable to these types of predatory lending practices, and lack of access to quality banking and financial services may jeopardize an individual’s credit and the overall sustainability of homeownership and wealth accumulation.

### **Access to proficient schools for persons with disabilities**

Individuals with disabilities may face unique barriers to accessing proficient schools. In some jurisdictions, some school facilities may not be accessible or may only be partially accessible to individuals with different types of disabilities (often these are schools built before the enactment of the ADA or the Rehabilitation Act of 1973). In general, a fully accessible building is a building that complies with all of the ADA’s requirements and has no barriers to entry for persons with mobility impairments. It enables students and parents with physical or sensory disabilities to access and use all areas of the building and facilities to the same extent as students and parents without disabilities, enabling students with disabilities to attend classes and interact with students without disabilities to the fullest extent. In contrast, a partially accessible building allows for persons with mobility impairments to enter and exit the building, access all relevant programs, and have use of at least one restroom, but the entire building is not accessible and students or parents with disabilities may not access areas of the facility to the same extent as students and parents without disabilities. In addition, in some instances school policies steer individuals with certain types of disabilities to certain facilities or certain programs or certain programs do not accommodate the disability-related needs of certain students.

### **Access to publicly supported housing for persons with disabilities**

The lack of a sufficient number of accessible units or lack of access to key programs and services poses barriers to individuals with disabilities seeking to live in publicly supported housing. For purposes of this assessment, publicly supported housing refers to housing units that are subsidized by federal, state, or local entities. “Accessible housing” refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. The concept of “access” here includes physical access for individuals with different types of disabilities (for example, ramps and other accessibility features for individuals with mobility impairments, visual alarms and signals for individuals who are deaf or hard of hearing, and audio signals, accessible signage, and other accessibility features for individuals who are blind or have low vision), as well as the provision of auxiliary aids and services to provide effective communication for individuals who are deaf or hard of hearing, are blind or have low vision, or individuals who have speech impairments. The concept of “access” here also includes programmatic access, which implicates such policies as application procedures, waitlist procedures, transfer procedures and reasonable accommodation procedures.

### **Access to transportation for persons with disabilities**

Individuals with disabilities may face unique barriers to accessing transportation, including both public and private transportation, such as buses, rail services, taxis, and para-transit. The term “access” in this context includes physical accessibility, policies, physical proximity, cost, safety, reliability, etc. It

includes the lack of accessible bus stops, the failure to make audio announcements for persons who are blind or have low vision, and the denial of access to persons with service animals. The absence of or clustering of accessible transportation and other transportation barriers may limit the housing choice of individuals with disabilities.

### **Admissions and occupancy policies and procedures, including preferences in publicly supported housing**

The term “admissions and occupancy policies and procedures” refers here to the policies and procedures used by publicly supported housing providers that affect who lives in the housing, including policies and procedures related to marketing, advertising vacancies, applications, tenant selection, assignment, and maintained or terminated occupancy. Procedures that may relate to fair housing include, but are not limited to:

- Admissions preferences (e.g. residency preference, preferences for local workforce, etc.)
- Application, admissions, and waitlist policies (e.g. in-person application requirements, rules regarding applicant acceptance or rejection of units, waitlist time limitations, first come first serve, waitlist maintenance, etc.).
- Income thresholds for new admissions or for continued eligibility.
- Designations of housing developments (or portions of developments) for the elderly and/or persons with disabilities.
- Occupancy limits.
- Housing providers’ policies for processing reasonable accommodations and modifications requests.
- Credit or criminal record policies.
- Eviction policies and procedures.

### **The availability of affordable units in a range of sizes**

The provision of affordable housing is often important to individuals with certain protected characteristics because groups are disproportionately represented among those who would benefit from low-cost housing. What is “affordable” varies by circumstance, but an often used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. This contributing factor refers to the availability of units that a low- or moderate-income family could rent or buy, including one bedroom units and multi-bedroom units for larger families. When considering availability, consider transportation costs, school quality, and other important factors in housing choice. Whether affordable units are available with a greater number of bedrooms and in a range of different geographic locations may be a particular barrier facing families with children.

### **The availability, type, frequency, and reliability of public transportation**

Public transportation is shared passenger transport service available for use by the general public, including buses, light rail, and rapid transit. Public transportation includes paratransit services for persons with disabilities. The availability, type, frequency, and reliability of public transportation affect which households are connected to community assets and economic opportunities. Transportation policies that are premised upon the use of a personal vehicle may impact public transportation. “Availability” as used here includes geographic proximity, cost, safety and accessibility, as well as whether the transportation connects individuals to places they need to go such as jobs, schools, retail establishments, and healthcare. “Type” refers to method of transportation such as bus or rail. “Frequency” refers to the interval at which the transportation runs. “Reliability” includes such factors as an assessment of how often trips are late or delayed, the frequency of outages, and whether the transportation functions in inclement weather.

### **Community opposition**

The opposition of community members to proposed or existing developments—including housing developments, affordable housing, publicly supported housing (including use of housing choice vouchers), multifamily housing, or housing for persons with disabilities—is often referred to as “Not in my Backyard,” or NIMBY-ism. This opposition is often expressed in protests, challenges to land-use requests or zoning waivers or variances, lobbying of decision-making bodies, or even harassment and intimidation. Community opposition can be based on factual concerns (concerns are concrete and not speculative, based on rational, demonstrable evidence, focused on measurable impact on a neighborhood) or can be based on biases (concerns are focused on stereotypes, prejudice, and anxiety about the new residents or the units in which they will live). Community opposition, when successful at blocking housing options, may limit or deny housing choice for individuals with certain protected characteristics.

### **Deteriorated and abandoned properties**

The term “deteriorated and abandoned properties” refers here to residential and commercial properties unoccupied by an owner or a tenant, which are in disrepair, unsafe, or in arrears on real property taxes. Deteriorated and abandoned properties may be signs of a community’s distress and disinvestment and are often associated with crime, increased risk to health and welfare, plunging decreasing property values, and municipal costs. The presence of multiple unused or abandoned properties in a particular neighborhood may have resulted from mortgage or property tax foreclosures. The presence of such properties can raise serious health and safety concerns and may also affect the ability of homeowners with protected characteristics to access opportunity through the accumulation of home equity. Demolition without strategic revitalization and investment can result in further deterioration of already damaged neighborhoods.

### **Displacement of residents due to economic pressures**

The term “displacement” refers here to a resident’s undesired departure from a place where an individual has been living. “Economic pressures” may include, but are not limited to, rising rents, rising property taxes related to home prices, rehabilitation of existing structures, demolition of subsidized housing, loss of affordability restrictions, and public and private investments in neighborhoods. Such pressures can lead to loss of existing affordable housing in areas experiencing rapid economic growth and a resulting loss of access to opportunity assets for lower income families that previously lived there. Where displacement disproportionately affects persons with certain protected characteristic, the displacement of residents due to economic pressures may exacerbate patterns of residential segregation.

### **Impediments to mobility**

The term “impediments to mobility” refers here to barriers faced by individuals and families when attempting to move to a neighborhood or area of their choice, especially integrated areas and areas of opportunity. This refers to both Housing Choice Vouchers and other public and private housing options. Many factors may impede mobility, including, but not limited to:

- Lack of quality mobility counseling. Mobility counseling is designed to assist families in moving from high-poverty to low-poverty neighborhoods that have greater access to opportunity assets appropriate for each family (e.g. proficient schools for families with children or effective public transportation.). Mobility counseling can include a range of options including, assistance for families for “second moves” after they have accessed stable housing, and ongoing post-move support for families.
- Lack of appropriate payment standards, including exception payment standards to the standard fair market rent (FMR). Because FMRs are generally set at the 40th percentile of the metropolitan-wide rent distribution, some of the most desirable neighborhoods do not have a significant number of units available in the FMR range. Exception payment standards are separate payment standard amounts within the basic range for a designated part of an FMR area. Small

areas FMRs, which vary by zip code, may be used in the determination of potential exception payment standard levels to support a greater range of payment standards.

- Jurisdictional fragmentation among multiple providers of publicly supported housing that serve single metropolitan areas and lack of regional cooperation mechanisms, including PHA jurisdictional limitations.
- HCV portability issues that prevent a household from using a housing assistance voucher issued in one jurisdiction when moving to another jurisdiction where the program is administered by a different local PHA.
- Lack of a consolidated waitlist for all assisted housing available in the metropolitan area.
- Discrimination based on source of income, including SSDI, Housing Choice Vouchers, or other tenant-based rental assistance.

### **Inaccessible buildings, sidewalks, pedestrian crossings, or other infrastructure**

Many public buildings, sidewalks, pedestrian crossings, or other infrastructure components are inaccessible to individuals with disabilities including persons with mobility impairments, individuals who are deaf or hard of hearing, and persons who are blind or have low vision. These accessibility issues can limit realistic housing choice for individuals with disabilities. Inaccessibility is often manifest by the lack of curb cuts, lack of ramps, and the lack of audible pedestrian signals. While the Americans with Disabilities Act and related civil rights laws establish accessibility requirements for infrastructure, these laws do not apply everywhere and/or may be inadequately enforced.

### **Inaccessible government facilities or services**

Inaccessible government facilities and services may pose a barrier to fair housing choice for individuals with disabilities by limiting access to important community assets such as public meetings, social services, libraries, and recreational facilities. Note that the concept of accessibility includes both physical access (including to websites and other forms of communication) as well as policies and procedures. While the Americans with Disabilities Act and related civil rights laws require that newly constructed and altered government facilities, as well as programs and services, be accessible to individuals with disabilities, these laws may not apply in all circumstances and/or may be inadequately enforced.

### **Lack of affordable, accessible housing in a range of unit sizes**

What is “affordable” varies by circumstance, but an often used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. For purposes of this assessment, “accessible housing” refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of information about affordable accessible housing. The clustering of affordable, accessible housing with a range of unit sizes may also limit fair housing choice for individuals with disabilities.

### **Lack of affordable in-home or community-based supportive services**

The term “in-home or community-based supportive services” refers here to medical and other supportive services available for targeted populations, such as individuals with mental illnesses, cognitive or developmental disabilities, and/or physical disabilities in their own home or community (as opposed to in institutional settings). Such services include personal care, assistance with housekeeping, transportation, in-home meal service, integrated adult day services and other services (including, but not limited to, medical, social, education, transportation, housing, nutritional, therapeutic, behavioral, psychiatric, nursing, personal care, and respite). They also include assistance with activities of daily living such as bathing, dressing, eating, and using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry. Public entities must provide services to

individuals with disabilities in community settings rather than institutions when: 1) such services are appropriate to the needs of the individual; 2) the affected persons do not oppose community-based treatment; and 3) community-based services can be reasonably accommodated, taking into account the resources available to the public entity and the needs of others who are receiving disability-related services from the entity. Assessing the cost and availability of these services is also an important consideration, including the role of state Medicaid agencies. The outreach of government entities around the availability of community supports to persons with disabilities in institutions may impact these individuals' knowledge of such supports and their ability to transition to community-based settings.

### **Lack of affordable, integrated housing for individuals who need supportive services**

What is "affordable" varies by the circumstances affecting the individual, and includes the cost of housing and services taken together. Integrated housing is housing where individuals with disabilities can live and interact with persons without disabilities to the fullest extent possible. In its 1991 rulemaking implementing Title II of the ADA, the U.S. Department of Justice defined "the most integrated setting appropriate to the needs of qualified individuals with disabilities" as "a setting that enables individuals with disabilities to interact with nondisabled persons to the fullest extent possible." By contrast, segregated settings are occupied exclusively or primarily by individuals with disabilities. Segregated settings sometimes have qualities of an institutional nature, including, but not limited to, regimentation in daily activities, lack of privacy or autonomy, policies limiting visitors, limits on individuals' ability to engage freely in community activities and manage their own activities of daily living, or daytime activities primarily with other individuals with disabilities. For purposes of this tool "supportive services" means medical and other voluntary supportive services available for targeted populations groups, such as individuals with mental illnesses, intellectual or developmental disabilities, and/or physical disabilities, in their own home or community (as opposed to institutional settings). Such services may include personal care, assistance with housekeeping, transportation, in-home meal service, integrated adult day services and other services. They also include assistance with activities of daily living such as bathing, dressing, and using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry.

### **Lack of assistance for housing accessibility modifications**

The term "housing accessibility modification" refers here to structural changes made to existing premises, occupied or to be occupied by a person with a disability, in order to afford such person full enjoyment and use of the premises. Housing accessibility modifications can include structural changes to interiors and exteriors of dwellings and to common and public use areas. Under the Fair Housing Act, landlords are required by fair housing laws to permit certain reasonable modifications to a housing unit, but are not required to pay for the modification unless the housing provider is a recipient of Federal financial assistance and therefore subject to Section 504 of the Rehabilitation Act or is covered by the Americans with Disabilities Act (in such cases the recipient must pay for the structural modification as a reasonable accommodation for an individual with disabilities). However, the cost of these modifications can be prohibitively expensive. Jurisdictions may consider establishing a modification fund to assist individuals with disabilities in paying for modifications or providing assistance to individuals applying for grants to pay for modifications.

### **Lack of assistance for transitioning from institutional settings to integrated housing**

The integration mandate of the ADA and *Olmstead v. L.C.*, 527 U.S. 581 (1999) (*Olmstead*) compels states to offer community-based health care services and long-term services and supports for individuals with disabilities who can live successfully in housing with access to those services and supports. In practical terms, this means that states must find housing that enables them to assist individuals with disabilities to transition out of institutions and other segregated settings and into the most integrated setting appropriate to the needs of each individual with a disability. A critical consideration in each state is the range of housing options available in the community for individuals with disabilities and whether



those options are largely limited to living with other individuals with disabilities, or whether those options include substantial opportunities for individuals with disabilities to live and interact with individuals without disabilities. For further information on the obligation to provide integrated housing opportunities, please refer to HUD's Statement on the Role of Housing in Accomplishing the Goals of *Olmstead*, the U.S. Department of Justice's Statement on *Olmstead* Enforcement, as well as the U.S. Department of Health and Human Services' Centers for Medicare and Medicaid Services final rule and regulations regarding Home and Community-Based Setting requirements. Policies that perpetuate segregation may include: inadequate community-based services; reimbursement and other policies that make needed services unavailable to support individuals with disabilities in mainstream housing; conditioning access to housing on willingness to receive supportive services; incentivizing the development or rehabilitation of segregated settings. Policies or practices that promote community integration may include: the administration of long-term State or locally-funded tenant-based rental assistance programs; applying for funds under the Section 811 Project Rental Assistance Demonstration; implementing special population preferences in the HCV and other programs; incentivizing the development of integrated supportive housing through the LIHTC program; ordinances banning housing discrimination on the basis of source of income; coordination between housing and disability services agencies; increasing the availability of accessible public transportation.

#### **Lack of community revitalization strategies**

The term "community revitalization strategies" refers here to realistic planned activities to improve the quality of life in areas that lack public and private investment, services and amenities, have significant deteriorated and abandoned properties, or other indicators of community distress. Revitalization can include a range of activities such as improving housing, attracting private investment, creating jobs, and expanding educational opportunities or providing links to other community assets. Strategies may include such actions as rehabilitating housing; offering economic incentives for housing developers/sponsors, businesses (for commercial and employment opportunities), bankers, and other interested entities that assist in the revitalization effort; and securing financial resources (public, for-profit, and nonprofit) from sources inside and outside the jurisdiction to fund housing improvements, community facilities and services, and business opportunities in neighborhoods in need of revitalization. When a community is being revitalized, the preservation of affordable housing units can be a strategy to promote integration.

#### **Lack of local private fair housing outreach and enforcement**

The term "local private fair housing outreach and enforcement" refers to outreach and enforcement actions by private individuals and organizations, including such actions as fair housing education, conducting testing, bring lawsuits, arranging and implementing settlement agreements. A lack of private enforcement is often the result of a lack of resources or a lack of awareness about rights under fair housing and civil rights laws, which can lead to under-reporting of discrimination, failure to take advantage of remedies under the law, and the continuation of discriminatory practices. Activities to raise awareness may include technical training for housing industry representatives and organizations, education and outreach activities geared to the general public, advocacy campaigns, fair housing testing and enforcement.

#### **Lack of local public fair housing enforcement**

The term "local public fair housing enforcement" refers here to enforcement actions by State and local agencies or non-profits charged with enforcing fair housing laws, including testing, lawsuits, settlements, and fair housing audits. A lack of enforcement is a failure to enforce existing requirements under state or local fair housing laws. This may be assessed by reference to the nature, extent, and disposition of housing discrimination complaints filed in the jurisdiction.

### **Lack of private investment in specific neighborhoods**

The term “private investment” refers here to investment by non-governmental entities, such as corporations, financial institutions, individuals, philanthropies, and non-profits, in housing and community development infrastructure. Private investment can be used as a tool to advance fair housing, through innovative strategies such as mixed-use developments, targeted investment, and public-private partnerships. Private investments may include, but are not limited to: housing construction or rehabilitation; investment in businesses; the creation of community amenities, such as recreational facilities and providing social services; and economic development of the neighborhoods that creates jobs and increase access to amenities such as grocery stores, pharmacies, and banks. It should be noted that investment solely in housing construction or rehabilitation in areas that lack other types of investment may perpetuate fair housing issues. While “private investment” may include many types of investment, to achieve fair housing outcomes such investments should be strategic and part of a comprehensive community development strategy.

### **Lack of public investment in specific neighborhoods, including services or amenities**

The term “public investment” refers here to the money government spends on housing and community development, including public facilities, infrastructure, services. Services and amenities refer to services and amenities provided by local or state governments. These services often include sanitation, water, streets, schools, emergency services, social services, parks and transportation. Lack of or disparities in the provision of municipal and state services and amenities have an impact on housing choice and the quality of communities. Inequalities can include, but are not limited to disparity in physical infrastructure (such as whether or not roads are paved or sidewalks are provided and kept up); differences in access to water or sewer lines, trash pickup, or snow plowing. Amenities can include, but are not limited to recreational facilities, libraries, and parks. Variance in the comparative quality and array of municipal and state services across neighborhoods impacts fair housing choice.

### **Lack of regional cooperation**

The term “regional cooperation” refers here to formal networks or coalitions of organizations, people, and entities working together to plan for regional development. Cooperation in regional planning can be a useful approach to coordinate responses to identified fair housing issues and contributing factors because fair housing issues and contributing factors not only cross multiple sectors—including housing, education, transportation, and commercial and economic development—but these issues are often not constrained by political-geographic boundaries. When there are regional patterns in segregation or R/ECAP, access to opportunity, disproportionate housing needs, or the concentration of affordable housing there may be a lack of regional cooperation and fair housing choice may be restricted.

### **Lack of resources for fair housing agencies and organizations**

A lack of resources refers to insufficient resources for public or private organizations to conduct fair housing activities including testing, enforcement, coordination, advocacy, and awareness-raising. Fair housing testing has been particularly effective in advancing fair housing, but is rarely used today because of costs. Testing refers to the use of individuals who, without any bona fide intent to rent or purchase a home, apartment, or other dwelling, pose as prospective buyers or renters of real estate for the purpose of gathering information which may indicate whether a housing provider is complying with fair housing laws. “Resources” as used in this factor can be either public or private funding or other resources. Consider also coordination mechanisms between different enforcement actors.

### **Lack of state or local fair housing laws**

State and local fair housing laws are important to fair housing outcomes. Consider laws that are comparable or “substantially equivalent” to the Fair Housing Act or other relevant federal laws affecting fair housing laws, as well as those that include additional protections. Examples of state and local laws affecting fair housing include legislation banning source of income discrimination, protections for

individuals based on sexual orientation, age, survivors of domestic violence, or other characteristics, mandates to construct affordable housing, and site selection policies. Also consider changes to existing State or local fair housing laws, including the proposed repeal or dilution of such legislation.

### **Land use and zoning laws**

The term “land use and zoning laws” generally refers to regulation by State or local government of the use of land and buildings, including regulation of the types of activities that may be conducted, the density at which those activities may be performed, and the size, shape and location of buildings and other structures or amenities. Zoning and land use laws affect housing choice by determining where housing is built, what type of housing is built, who can live in that housing, and the cost and accessibility of the housing. Examples of such laws and policies include, but are not limited to:

- Limits on multi-unit developments, which may include outright bans on multi-unit developments or indirect limits such as height limits and minimum parking requirements.
- Minimum lot sizes, which require residences to be located on a certain minimum sized area of land.
- Occupancy restrictions, which regulate how many persons may occupy a property and, sometimes, the relationship between those persons (refer also to occupancy codes and restrictions for further information).
- Inclusionary zoning practices that mandate or incentivize the creation of affordable units.
- Requirements for special use permits for all multifamily properties or multifamily properties serving individuals with disabilities.
- Growth management ordinances.

### **Lending Discrimination**

The term “lending discrimination” refers here to unequal treatment based on protected class in the receipt of financial services and in residential real estate related transactions. These services and transactions encompass a broad range of transactions, including but not limited to: the making or purchasing of loans or other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling, as well as the selling, brokering, or appraising or residential real estate property. Discrimination in these transaction includes, but is not limited to: refusal to make a mortgage loan or refinance a mortgage loan; refusal to provide information regarding loans or providing unequal information; imposing different terms or conditions on a loan, such as different interest rates, points, or fees; discriminating in appraising property; refusal to purchase a loan or set different terms or conditions for purchasing a loan; discrimination in providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling or other financial assistance secured by residential real estate; and discrimination in foreclosures and the maintenance of real estate owned properties.

### **Location of accessible housing**

The location of accessible housing can limit fair housing choice for individuals with disabilities. For purposes of this assessment, accessible housing refers to housing opportunities in which individuals with disabilities have equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of information about affordable accessible housing. Federal, state, and local laws apply different accessibility requirements to housing. Generally speaking, multifamily housing built in 1991 or later must have accessibility features in units and in public and common use areas for persons with disabilities in accordance with the requirements of the Fair Housing Act. Housing built by recipients of Federal financial assistance or by, on behalf of, or through programs of public entities must have accessibility features in units and in public and common use areas, but the level of accessibility required may differ depending on when the housing was constructed or

altered. Single family housing is generally not required to be accessible by Federal law, except accessibility requirements typically apply to housing constructed or operated by a recipient of Federal financial assistance or a public entity. State and local laws differ regarding accessibility requirements. An approximation that may be useful in this assessment is that buildings built before 1992 tend not to be accessible.

### **Location of employers**

The geographic relationship of job centers and large employers to housing, and the linkages between the two (including, in particular, public transportation) are important components of fair housing choice. Include consideration of the type of jobs available, variety of jobs available, job training opportunities, benefits and other key aspects that affect job access.

### **Location of environmental health hazards**

The geographic relationship of environmental health hazards to housing is an important component of fair housing choice. When environmental health hazards are concentrated in particular areas, neighborhood health and safety may be compromised and patterns of segregation entrenched. Relevant factors to consider include the type and number of hazards, the degree of concentration or dispersion, and health effects such as asthma, cancer clusters, obesity, etc. Additionally, industrial siting policies and incentives for the location of housing may be relevant to this factor.

### **Location of proficient schools and school assignment policies**

The geographic relationship of proficient schools to housing, and the policies that govern attendance, are important components of fair housing choice. The quality of schools is often a major factor in deciding where to live and school quality is also a key component of economic mobility. Relevant factors to consider include whether proficient schools are clustered in a portion of the jurisdiction or region, the range of housing opportunities close to proficient schools, and whether the jurisdiction has policies that enable students to attend a school of choice regardless of place of residence. Policies to consider include, but are not limited to: inter-district transfer programs, limits on how many students from other areas a particular school will accept, and enrollment lotteries that do not provide access for the majority of children.

### **Location and type of affordable housing**

Affordable housing includes, but is not limited to publicly supported housing; however each category of publicly supported housing often serves different income-eligible populations at different levels of affordability. What is “affordable” varies by circumstance, but an often used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. The location of housing encompasses the current location as well as past siting decisions. The location of affordable housing can limit fair housing choice, especially if the housing is located in segregated areas, R/ECAPs, or areas that lack access to opportunity. The type of housing (whether the housing primarily serves families with children, elderly persons, or persons with disabilities) can also limit housing choice, especially if certain types of affordable housing are located in segregated areas, R/ECAPs, or areas that lack access to opportunity, while other types of affordable housing are not. The provision of affordable housing is often important to individuals with protected characteristics because they are disproportionately represented among those that would benefit from low-cost housing.

### **Occupancy codes and restrictions**

The term “occupancy codes and restrictions” refers here to State and local laws, ordinances, and regulations that regulate who may occupy a property and, sometimes, the relationship between those persons. Standards for occupancy of dwellings and the implication of those standards for persons with certain protected characteristics may affect fair housing choice. Occupancy codes and restrictions include, but are not limited to:

- Occupancy codes with “persons per square foot” standards.
- Occupancy codes with “bedrooms per persons” standards.
- Restrictions on number of unrelated individuals in a definition of “family.”
- Restrictions on occupancy to one family in single family housing along with a restricted definition of “family.”
- Restrictions that directly or indirectly affect occupancy based on national origin, religion, or any other protected characteristic.
- Restrictions on where voucher holders can live.

### **Private Discrimination**

The term “private discrimination” refers here to discrimination in the private housing market that is illegal under the Fair Housing Act or related civil rights statutes. This may include, but is not limited to, discrimination by landlords, property managers, home sellers, real estate agents, lenders, homeowners’ associations, and condominium boards. Some examples of private discrimination include:

- Refusal of housing providers to rent to individuals because of a protected characteristic.
- The provision of disparate terms, conditions, or information related to the sale or rental of a dwelling to individuals with protected characteristics.
- Steering of individuals with protected characteristics by a real estate agent to a particular neighborhood or area at the exclusion of other areas.
- Failure to grant a reasonable accommodation or modification to persons with disabilities.
- Prohibitions, restrictions, or limitations on the presence or activities of children within or around a dwelling.

Useful references for the extent of private discrimination may be number and nature of complaints filed against housing providers in the jurisdiction, testing evidence, and unresolved violations of fair housing and civil rights laws.

### **Quality of affordable housing information programs**

The term “affordable housing information programs” refers here to the provision of information related to affordable housing to potential tenants and organizations that serve potential tenants, including the maintenance, updating, and distribution of the information. This information includes: but is not limited to, listings of affordable housing opportunities or local landlords who accept Housing Choice Vouchers; mobility counseling programs; and community outreach to potential beneficiaries. The quality of such information relates to, but is not limited to:

- How comprehensive the information is (e.g. that the information provided includes a variety of neighborhoods, including those with access to opportunity indicators)
- How up-to-date the information is (e.g. that the publicly supported housing entity is taking active steps to maintain, update and improve the information).
- Pro-active outreach to widen the pool of participating rental housing providers, including both owners of individual residences and larger rental management companies.

### **Regulatory barriers to providing housing and supportive services for persons with disabilities**

Some local governments require special use permits for or place other restrictions on housing and supportive services for persons with disabilities, as opposed to allowing these uses as of right. These requirements sometimes apply to all groups of unrelated individuals living together or to some subset of unrelated individuals. Such restrictions may include, but are not limited to, dispersion requirements or limits on the number of individuals residing together. Because special use permits require specific approval by local bodies, they can enable community opposition to housing for persons with disabilities

and lead to difficulty constructing this type of units in areas of opportunity or anywhere at all. Other restrictions that limit fair housing choice include requirements that life-safety features appropriate for large institutional settings be installed in housing where supportive services are provided to one or more individuals with disabilities. Note that the Fair Housing Act makes it unlawful to utilize land use policies or actions that treat groups of persons with disabilities less favorably than groups of persons without disabilities, to take action against, or deny a permit, for a home because of the disability of individuals who live or would live there, or to refuse to make reasonable accommodations in land use and zoning policies and procedures where such accommodations may be necessary to afford persons or groups of persons with disabilities an equal opportunity to use and enjoy housing.

**Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs**

The term “siting selection” refers here to the placement of new publicly supported housing developments. Placement of new housing refers to new construction or acquisition with rehabilitation of previously unsubsidized housing. State and local policies, practices, and decisions can significantly affect the location of new publicly supported housing. Local policies, practices, and decisions that may influence where developments are sited include, but are not limited to, local funding approval processes, zoning and land use laws, local approval of LIHTC applications, and donations of land and other municipal contributions. For example, for LIHTC developments, the priorities and requirements set out in the governing Qualified Allocation Plan (QAP) influence where developments are located through significant provisions in QAPs such as local veto or support requirements and criteria and points awarded for project location.

**Source of income discrimination**

The term “source of income discrimination” refers here to the refusal by a housing provider to accept tenants based on type of income. This type of discrimination often occurs against individuals receiving assistance payments such as Supplemental Security Income (SSI) or other disability income, social security or other retirement income, or tenant-based rental assistance, including Housing Choice Vouchers. Source of income discrimination may significantly limit fair housing choice for individuals with certain protected characteristics. The elimination of source of income discrimination and the acceptance of payment for housing, regardless of source or type of income, increases fair housing choice and access to opportunity.

**State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings**

State and local laws, policies, or practices may discourage individuals with disabilities from moving to or being placed in integrated settings. Such laws, policies, or practices may include medical assistance or social service programs that require individuals to reside in institutional or other segregated settings in order to receive services, a lack of supportive services or affordable, accessible housing, or a lack of access to transportation, education, or jobs that would enable persons with disabilities to live in integrated, community-based settings.

**Unresolved violations of fair housing or civil rights law**

Unresolved violations of fair housing and civil rights laws include determinations or adjudications of a violation or relevant laws that have not been settled or remedied. This includes determinations of housing discrimination by an agency, court, or Administrative Law Judge; findings of noncompliance by HUD or state or local agencies; and noncompliance with fair housing settlement agreements.